

[Date]

[Borrower Name]
[Co-Borrower Name]
[Mailing Address]
[City, State, Zip Code]

RE: Notice of Renewal of Force-Placed Insurance

Loan Number: [Loan Number]
Property Address: [Property Address]

Dear [Borrower Name],

This is to notify you that the hazard insurance policy we previously purchased on your behalf (force-placed insurance) has expired or is about to expire. Because we have not received proof that you have obtained your own insurance coverage, we have renewed this insurance policy to protect the property securing your loan.

Cost and Details of Coverage:

- **Renewal Premium:** \$[Amount]
- **Policy Term:** [Start Date] to [End Date]
- **Coverage Limit:** \$[Amount]
- **Insurance Company:** [Insurance Company Name]

The cost of this insurance will be charged to your escrow account. If you do not have an escrow account, we will bill you for this amount or add it to your loan balance. This insurance may be significantly more expensive than insurance you can buy on your own and may not provide as much coverage as a policy you purchase yourself.

How to Cancel This Policy:

We will cancel this insurance and refund any unearned premiums if you provide us with proof that you have purchased your own insurance. To do so, please send a copy of your insurance policy declarations page to:

[Lender/Service Name]
[Insurance Department Address]
[City, State, Zip Code]
[Fax Number/Email/Upload Portal]

If you have any questions, please contact our Customer Service Department at [Phone Number] between the hours of [Hours of Operation].

Sincerely,

[Lender/Service Name]
[Department Name]