

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Phone Number]
[Your Email Address]

[Date]

[Lender or Mortgage Servicer Name]
[Insurance Department Address]
[City, State, Zip Code]

RE: Request for Refund of Force-Placed Insurance Premiums

Loan Number: [Your Loan Number]

Property Address: [Full Property Address]

Dear Customer Service Department,

I am writing to formally request a full refund of the premiums charged for the force-placed insurance policy (Policy Number: [Policy Number]) that was placed on my property effective from [Start Date] to [End Date].

This force-placed policy was unnecessary because I have maintained continuous hazard insurance coverage on the property through my own provider, [Name of Insurance Company]. Attached to this letter, please find the following documentation as proof of coverage:

- A copy of my Insurance Policy Declarations Page.
- Proof of payment for the premium period in question.
- Contact information for my insurance agent.

Based on the evidence provided, I request that you:

1. Cancel the force-placed insurance policy immediately.
2. Refund the full premium amount of \$[Amount] to my escrow account or via check.
3. Remove any associated late fees or interest charges related to these premiums.

Please provide written confirmation once the refund has been processed and my account has been adjusted. If you require any further information, please contact me at [Your Phone Number].

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures: [List attached documents]