

[Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

RE: Notice of Force-Placed Insurance Cancellation

Loan Number: [Insert Loan Number]

Property Address: [Insert Property Address]

Dear [Borrower Name],

This letter is to inform you that we have cancelled the force-placed insurance policy previously issued for the property listed above. This cancellation is effective as of [Date of Cancellation].

We have taken this action because we received sufficient evidence of your voluntary hazard insurance coverage, which meets the requirements of your mortgage agreement. Your private policy information is on file as follows:

- Insurance Carrier: [Carrier Name]
- Policy Number: [Policy Number]
- Effective Date: [Effective Date]

Premium Refund Information:

Since you provided proof of overlapping coverage, we will refund the premium charged for the force-placed policy for any period where your voluntary coverage was in effect. A credit in the amount of \$[Amount] will be applied to your [Escrow Account/Loan Balance] within [Number] business days.

No further action is required from you at this time. Please ensure that you maintain continuous insurance coverage in the future and that [Lender Name] is listed as the loss payee/mortgagee on your policy.

If you have any questions regarding this notice, please contact our Customer Service Department at [Phone Number] or via email at [Email Address].

Sincerely,

[Sender Name/Department]

[Lender/Service Name]