

**Date:** [Insert Date]

[Borrower Name]  
[Borrower Address]  
[City, State, Zip Code]

**Loan Number:** [Insert Loan Number]

**Property Address:** [Insert Property Address]

**Subject: IMPORTANT: YOUR HOMEOWNER'S INSURANCE HAS EXPIRED OR IS INSUFFICIENT**

Dear [Borrower Name],

Our records indicate that the insurance coverage on the property listed above has expired, been cancelled, or does not meet the requirements of your mortgage agreement. As a condition of your loan, you are required to maintain adequate hazard insurance coverage on the property at all times.

**Action Required:** Please provide us with proof of current insurance coverage immediately. You may have your insurance agent send a copy of the policy or the declarations page to the following address:

[Lender Name/Department]  
[Mailing Address]  
[City, State, Zip Code]  
[Fax Number/Email Address if applicable]

**Notice of Force-Placed Insurance:**

If we do not receive proof of insurance within [Number, e.g., 45] days from the date of this letter, we will purchase insurance for the property at your expense. This is known as "force-placed insurance."

Please be advised of the following regarding force-placed insurance:

- **Cost:** Force-placed insurance may be significantly more expensive than insurance you can purchase on your own.
- **Coverage:** The coverage we purchase may be limited. It typically only protects the lender's interest in the structure and may not include personal liability, theft, or coverage for your personal belongings.
- **Payment:** The premium for this insurance will be added to your monthly mortgage payment or charged to your escrow account.

If you have already obtained new insurance, please provide the details to us as soon as possible so that we may update our records and avoid the purchase of unnecessary coverage.

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

Sincerely,

[Sender Name/Title]

[Lender/Service Name]