

**Date:** [Insert Date]

**To:** [Insurance Agent/Agency Name]

**Contact:** [Agent Name or Email]

**Phone:** [Agent Phone Number]

**RE: Flood Insurance Binder Request and Conditional Approval**

**Borrower(s):** [Borrower Names]

**Property Address:** [Full Property Address]

**Loan Number:** [Loan Number]

Dear [Agent Name],

Please be advised that [Lender Name] has conditionally approved the mortgage application for the above-referenced property. This approval is subject to the receipt and review of a valid Flood Insurance Binder or Policy that meets the following requirements:

- **Coverage Amount:** Minimum of \$[Insert Amount] or the maximum available under the NFIP.
- **Deductible:** Not to exceed \$[Insert Maximum Deductible].
- **Loss Payee/Mortgagee Clause:**  
[Lender Name]  
[Lender Address]  
[City, State, Zip]

Please provide the Flood Insurance Binder and proof of paid premium (or an invoice to be paid at closing) as soon as possible. The binder must clearly state the effective date, coverage limits, and policy term.

Final loan funding is contingent upon the verification of this coverage. Should you have any questions, please contact the undersigned at [Your Phone Number] or [Your Email].

Sincerely,

[Your Name]

[Your Title]

[Lender Name]