

[Date]

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

**RE: Notice of Required Flood Insurance Commitment**

Property Address: [Subject Property Address]

Loan Number: [Loan Number]

Dear [Borrower Name],

This letter serves as formal notification regarding the flood insurance requirements for your loan application. Based on the Standard Flood Hazard Determination, the building or mobile home securing this loan is located in a Special Flood Hazard Area (SFHA).

As a condition of your loan approval, federal law requires that flood insurance be obtained and maintained for the life of the loan. Please provide a **Flood Insurance Commitment Letter** or a **Policy Declarations Page** meeting the following requirements:

- **Minimum Coverage Amount:** \$[Amount]
- **Maximum Deductible:** \$[Amount]
- **Payee/Loss Payee Clause:** [Lender Name, Address, and ISAOA/ATIMA]

Please submit the required documentation to our loan processing department by [Due Date] to avoid delays in your closing schedule. This commitment must confirm that the policy will be in effect on or before the date of loan closing.

Flood insurance may be purchased through the National Flood Insurance Program (NFIP) or through a private insurance carrier, provided the private policy meets the criteria established by federal regulations.

If you have any questions regarding these requirements, please contact your Loan Officer at [Phone Number] or [Email Address].

Sincerely,

[Sender Name]  
[Title]  
[Lending Institution Name]