

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

**RE: Loan Number: [Loan Number]**  
**Property Address: [Subject Property Address]**

Dear [Borrower Name],

We are currently reviewing your loan application/account. To move forward with the processing of your request, we require documentation to satisfy outstanding loan conditions and verify your flood insurance coverage.

**Outstanding Loan Conditions:**

- [Condition 1: e.g., Updated pay stubs for the last 30 days]
- [Condition 2: e.g., Signed tax returns for the previous year]
- [Condition 3: e.g., Explanation of recent credit inquiries]

**Flood Insurance Verification:**

Our records indicate that the subject property is located in a Special Flood Hazard Area (SFHA). Please provide a copy of your current Flood Insurance Declaration Page. The policy must meet the following requirements:

- Minimum Coverage Amount: \$[Required Amount]
- Maximum Deductible: \$[Maximum Deductible Amount]
- Loss Payee Clause: [Lender Name and Address]

Please submit the requested documents no later than [Due Date] to avoid any delays in your loan processing or potential force-placed insurance actions.

You may submit these documents via:

- Email: [Email Address]
- Fax: [Fax Number]
- Secure Portal: [URL if applicable]

If you have any questions, please contact your Loan Officer at [Phone Number].

Sincerely,

[Officer Name]  
[Company Name]  
[Department Name]