

**Date:** [Insert Date]

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

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

**Subject: IMPORTANT: YOUR HAZARD INSURANCE HAS EXPIRED OR IS UNACCEPTABLE**

Dear [Borrower Name],

Our records indicate that the hazard insurance policy for the property located at [Property Address] has expired, been canceled, or does not meet the requirements of your mortgage agreement. As a condition of your loan, you are required to maintain active hazard insurance coverage at all times.

### **Immediate Action Required**

Please provide us with proof of valid insurance coverage within [Number] days of the date of this letter. You can provide this information by:

- Uploading your policy at: [Website URL]
- Faxing a copy to: [Fax Number]
- Mailing a copy to: [Mailing Address]

### **Warning of Force-Placed Insurance**

If we do not receive proof of coverage, we will purchase insurance for the property at your expense. Please be advised of the following regarding "Lender-Placed" or "Force-Placed" insurance:

- **Cost:** This insurance may be significantly more expensive than insurance you can purchase on your own.
- **Coverage:** This policy protects our interest in the property. It may not provide personal liability coverage or protection for your personal belongings.
- **Payment:** The premium for this insurance will be charged to your escrow account or added to your monthly mortgage payment.

If you have already obtained a new policy, please provide the declaration page to us immediately so we can update our records and ensure no lapse in coverage occurs.

If you have any questions, please contact our Customer Service Department at [Phone Number].

Sincerely,

[Mortgage Company/Lender Name]  
[Department Name]