

[Date]

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

Subject: NOTICE OF EXPIRED HAZARD INSURANCE

Loan Number: [Loan Number]

Dear [Borrower Name],

Our records indicate that the hazard insurance policy for the property located at [Property Address] expired on [Expiration Date]. To date, we have not received evidence of a renewal or a new policy.

Per the terms of your mortgage agreement, you are required to maintain continuous hazard insurance coverage on the property. Please provide us with proof of insurance immediately. The documentation must include:

- The name and address of the insurance company.
- The policy number.
- The effective and expiration dates of the policy.
- A coverage amount of at least \$[Required Amount].
- [Lender Name] listed as the loss payee/mortgagee.

You may submit your proof of insurance via the following methods:

- **Email:** [Email Address]
- **Fax:** [Fax Number]
- **Mail:** [Mailing Address]

IMPORTANT NOTICE: If you do not provide proof of insurance, we may be forced to purchase "Lender-Placed Insurance" to protect our interest in the property. Lender-placed insurance is typically significantly more expensive than voluntary insurance and only protects the lender's interest, not your personal belongings or liability.

If you have already renewed your policy or obtained new coverage, please contact us at [Phone Number] or have your insurance agent provide the updated information to avoid further action.

Sincerely,

[Your Name/Department]
[Lender/Company Name]