URGENT NOTICE: HAZARD INSURANCE EXPIRATION AND LOAN ACCELERATION WARNING

Date: [Date]

Loan Number: [Loan Number]
Property Address: [Property Address]

Dear [Borrower Name],

Our records indicate that the hazard insurance policy for the above-referenced property has expired or been cancelled as of [Date]. Under the terms of your Mortgage/Deed of Trust, you are required to maintain continuous insurance coverage on the property to protect the lender's interest.

IMMEDIATE ACTION REQUIRED

You must provide proof of valid hazard insurance coverage immediately. Please provide a copy of your insurance declarations page showing:

- The policy number and effective dates.
- Coverage amounts meeting the minimum requirements of your loan.
- [Lender Name] listed as the Loss Payee/Mortgagee.

CONSEQUENCES OF NON-COMPLIANCE

1. Lender-Placed Insurance: If you do not provide proof of insurance within [Number] days, we will purchase insurance on your behalf. This insurance may be significantly more expensive than coverage you can obtain yourself and may provide less protection for your equity and personal belongings.

2. Loan Acceleration and Foreclosure: Failure to maintain insurance is a default under your loan agreement. If this default is not cured, [Lender Name] reserves the right to **accelerate the loan**. Acceleration means the entire unpaid principal balance, plus interest and fees, becomes due and payable immediately. Failure to pay the full balance may result in the commencement of foreclosure proceedings.

Please upload your insurance documents to [Website URL], fax them to [Fax Number], or mail them to the address below.

Sincerely,

[Lender/Servicer Name]
[Department Name]
[Contact Phone Number]