DATE: [Insert Date]

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

RE: NOTICE OF INTENT TO FORECLOSE DUE TO BREACH OF LOAN COVENANTS (LACK OF INSURANCE)

Dear [Borrower Name],

This letter serves as formal notice regarding your mortgage loan for the property located at [Property Address]. Under the terms of your Mortgage/Deed of Trust, you are required to maintain active hazard and fire insurance coverage on the property at all times.

NATURE OF DEFAULT:
Our records indicate that the insurance policy for this property has expired or been cancelled as of [Date]. Despite previous requests for proof of coverage, we have not received verification that the property is currently insured.

ACTION REQUIRED:
To prevent the commencement of foreclosure proceedings, you must provide a valid Certificate of Insurance showing [Lender Name] as the loss payee within [Number] days from the date of this letter.

CONSEQUENCES OF NON-COMPLIANCE:
Failure to provide proof of insurance or to obtain a new policy will result in the following:

- **Lender-Placed Insurance:** We may purchase insurance to protect our interest in the property. This coverage is significantly more expensive than private insurance and may offer limited protection for your personal belongings.
- **Acceleration of Debt:** Failure to maintain insurance is a default of your loan agreement. We may exercise the right to accelerate the full balance of your loan.
- **Foreclosure:** We will initiate legal foreclosure proceedings to sell the property to satisfy the debt.

Please submit your insurance documentation immediately to [Email Address/Fax Number] or contact our Loss Mitigation Department at [Phone Number].

Sincerely,

[Name of Sender/Representative]
[Lender/Servicer Name]
[Contact Information]