

[Date]

[Loan Number]

[Borrower Name]

[Property Address]

[City, State, Zip Code]

RE: IMPORTANT NOTICE REGARDING EXPIRED HAZARD INSURANCE

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.

Under the terms of your mortgage agreement, you are required to maintain continuous hazard insurance coverage on the property to protect against loss or damage. This insurance must list [Lender Name] as the loss payee/mortgagee.

Action Required:

Please provide us with proof of insurance within [Number] days of the date of this letter. You may submit your updated Policy Declarations Page by:

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

Lender Placed Insurance:

If you do not provide proof of insurance, we will be required to purchase insurance on your behalf. Please be advised that lender-placed insurance:

- May be significantly more expensive than insurance you can purchase yourself.
- May provide less coverage than a standard homeowner's policy.
- Will be charged to your escrow account or added to your monthly mortgage payment.

If you have already renewed your policy or obtained new coverage, please disregard this notice and ensure your agent provides us with the necessary documentation immediately.

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

Sincerely,

[Sender Name/Department]

[Lender Name]