

[Date]

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

**Subject: SECOND NOTICE - ACTION REQUIRED: Proof of Insurance for Loan #[Loan Number]**

Dear [Borrower Name],

We recently sent you a notice regarding the expiration or cancellation of the insurance policy for the property located at: [Property Address]. To date, we have not received proof of active coverage.

Your mortgage agreement requires you to maintain adequate hazard insurance on this property. If you do not provide proof of insurance immediately, we will purchase a "Lender Placed Insurance" policy and charge the premium to your loan account.

**Important Information Regarding Lender Placed Insurance:**

- It may be significantly more expensive than insurance you can purchase on your own.
- It only protects the lender's interest in the structure; it typically does not cover your personal belongings or provide liability protection.
- The annual premium for this policy is estimated to be \$[Estimated Amount].

If you already have insurance, please provide a copy of your Policy Declarations Page immediately via one of the following methods:

- **Online:** [Website URL]
- **Email:** [Email Address]
- **Fax:** [Fax Number]
- **Mail:** [Insurance Tracking Department Address]

If you have any questions, please contact our Insurance Department at [Phone Number] between the hours of [Operating Hours].

Sincerely,

[Lender/Service Name]  
[Department Name]