

[Date]

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

**RE: Notice of Force-Placed Insurance and Escrow Account Modification**

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

Dear [Borrower Name],

Our records indicate that the hazard insurance policy for the property listed above expired on [Date] and we have not received evidence of a renewal or a new policy. As required by your mortgage agreement, maintaining continuous insurance coverage is a condition of your loan.

**Force-Placed Insurance:**

Because we have not received proof of insurance, we have purchased a lender-placed insurance policy to protect our interest in the property. This policy provides limited coverage and may be more expensive than insurance you can purchase on your own.

**Escrow Account Modification:**

The cost of this insurance premium, totaling \$[Amount], has been charged to your escrow account. As a result, your monthly mortgage payment has been adjusted as follows:

- New Monthly Escrow Payment: \$[Amount]
- Total New Monthly Mortgage Payment: \$[Amount]
- Effective Date: [Date]

**Action Required:**

If you have private insurance, please provide a copy of your Declarations Page immediately to [Email/Fax/Address]. Once we verify your coverage, we will cancel the lender-placed insurance and refund any unearned premiums to your escrow account.

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

Sincerely,

[Lender Name]  
[Department Name]