

**Date:** [Current Date]

**Loan Number:** [Loan Number]

**Property Address:** [Property Address]

**SECOND NOTICE: URGENT ACTION REQUIRED REGARDING YOUR INSURANCE ESCROW**

Dear [Borrower Name],

Our records indicate that we still have not received proof of acceptable hazard insurance coverage for the property listed above. We previously notified you on [Date of First Notice] that your policy expired or was canceled on [Expiration/Cancellation Date].

**This is your second and final warning.** Because insurance is a requirement of your mortgage agreement, we will purchase insurance on your behalf if you do not provide proof of coverage within [Number] days. This is known as "Force-Placed Insurance."

**Important Information Regarding Force-Placed Insurance:**

- **Cost:** This insurance may be significantly more expensive than insurance you can purchase on your own.
- **Coverage:** It may provide less protection. It typically only covers the structure and does not cover your personal belongings or personal liability.
- **Escrow Modification:** The cost of this policy will be charged to your escrow account. This will result in an immediate increase in your monthly mortgage payment to cover the premium.

**How to avoid Force-Placed Insurance:**

Please provide a copy of your current insurance policy's declarations page immediately. You or your agent can submit this information via:

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

If you have already sent this information, please contact us at [Phone Number] to ensure our records are updated and to prevent any modification to your escrow account.

Sincerely,

[Lender Name]  
[Department Name]  
[Phone Number]