

[Date]

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

Re: Notice of Escrow Payment Change - Force-Placed Windstorm Insurance  
Loan Number: [Loan Number]

Dear [Borrower Name],

This letter serves as formal notification that your monthly mortgage payment has been adjusted due to the placement of Windstorm Insurance on your property located at [Property Address].

As previously communicated, we did not receive evidence of voluntary windstorm coverage. To protect the collateral for your loan, we have purchased a force-placed policy. Consequently, your escrow account has been updated to reflect the premium for this coverage.

**Escrow Modification Details:**

- **Annual Insurance Premium:** \$[Amount]
- **New Monthly Escrow Payment:** \$[Amount]
- **Effective Date of New Payment:** [Date]

Please review the enclosed Escrow Account Disclosure Statement for a full breakdown of your new total monthly mortgage payment, including principal, interest, and updated escrow requirements.

**How to Cancel This Force-Placed Insurance:**

If you have purchased your own windstorm insurance policy, please provide us with a copy of your Declarations Page immediately. Once we verify that your voluntary coverage meets the loan requirements, we will cancel the force-placed policy and refund any unearned premiums to your escrow account.

Please send proof of insurance to:  
[Insurance Department Name/Address]  
[Fax Number or Email Address]

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

Sincerely,

[Lender/Service Name]  
[Department Name]