

[Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

Re: SECOND NOTICE - Mandatory Flood Insurance Requirement

Loan Number: [Loan Number]

Property Address: [Property Address]

Dear [Borrower Name],

This is our second request regarding the flood insurance requirement for your property located at the address above. Our records indicate that we have not yet received proof of adequate flood insurance coverage, or your previous policy has expired.

As previously notified on [Date of First Letter], your property is located in a Special Flood Hazard Area (SFHA). Under the Flood Disaster Protection Act of 1973, we are required by federal law to ensure that flood insurance is maintained for the life of your loan in an amount at least equal to [Required Coverage Amount].

Required Action:

Please provide a copy of your flood insurance Declarations Page within 15 days of the date of this letter. You may submit this documentation via:

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

Important Notice: Force-Placement of Insurance

If we do not receive proof of insurance within 45 days of our initial notice dated [Date of First Letter], federal law requires us to purchase flood insurance on your behalf and charge you for the cost of the premiums and any fees. **Force-placed insurance may be significantly more expensive than insurance you can purchase on your own and may provide less comprehensive coverage.**

If you have already purchased insurance or sent this information, please contact us immediately at [Phone Number] so we can update our records.

Sincerely,

[Name of Lender/Servicer]

[Department Name]

[Contact Phone Number]