

DATE: [Insert Date]

TO:

[Borrower Name]

[Co-Borrower Name]

[Mailing Address]

[City, State, Zip Code]

RE: FINAL WARNING - MANDATORY FLOOD INSURANCE REQUIREMENT

Loan Number: [Insert Loan Number]

Property Address: [Insert Property Address]

Dear [Borrower Name],

Our records indicate that we have not received valid proof of flood insurance coverage for the property listed above. As previously notified, your property is located in a Special Flood Hazard Area (SFHA), and federal law requires that flood insurance be maintained for the life of your loan.

This is your final notice.

Pursuant to the National Flood Insurance Act, if you do not provide proof of adequate flood insurance within **[Number, e.g., 45] days** from the date of our initial notice, we are required by law to purchase insurance on your behalf. This is known as "Force-Placed Insurance."

Consequences of Force-Placed Insurance:

- The premium for force-placed insurance may be significantly more expensive than insurance you can purchase on your own.
- The coverage provided by a force-placed policy may be limited and might not protect your personal property or equity.
- The cost of the premium will be charged to your escrow account or added to your loan balance.

To avoid force-placed insurance, please provide a copy of your Flood Insurance Policy Declaration Page immediately. You or your insurance agent may send the documentation via:

- **Email:** [Insert Email Address]
- **Fax:** [Insert Fax Number]
- **Mail:** [Insert Mailing Address for Insurance Dept]

If you have already obtained insurance or believe this notice was sent in error, please contact our Insurance Department at [Insert Phone Number] immediately.

Sincerely,

[Lender/Service Name]
[Department Name]
[Contact Phone Number]