

[Date]

[Policyholder Name]

[Mailing Address]

[City, State, Zip Code]

Re: Private Flood Insurance Policy Evaluation - [Property Address / Loan Number]

Dear [Policyholder Name],

We have completed the evaluation of the private flood insurance policy you submitted for the property located at [Property Address].

Based on our review, the policy has been [**Approved / Denied**] for the following reason(s):

- [] The policy meets all mandatory acceptance requirements under federal lending regulations.
- [] The policy does not provide coverage at least as broad as a Standard Flood Insurance Policy (SFIP).
- [] The policy lacks the mandatory "Compliance Aid" statement.
- [] The deductible amount exceeds the maximum allowable limit.
- [] The insurance carrier does not meet the required financial rating or licensing standards.

Required Action:

[If Denied: Please contact your insurance agent to address the deficiencies noted above and provide an updated policy or endorsement by [Due Date]. Failure to provide an acceptable policy may result in the force-placement of flood insurance at your expense.]

[If Approved: No further action is required at this time. We will keep this documentation on file.]

If you have any questions regarding this evaluation, please contact our Insurance Review Department at [Phone Number] or [Email Address].

Sincerely,

[Name of Reviewer/Department]

[Financial Institution/Company Name]