

Date: [Insert Date]

Recipient Name: [Insert Borrower Name]

Property Address: [Insert Property Address]

Loan Number: [Insert Loan Number]

Subject: IMPORTANT: Mandatory Flood Insurance Policy Renewal Reminder

Dear [Insert Borrower Name],

Our records indicate that the flood insurance policy for the property listed above is scheduled to expire on **[Insert Expiration Date]**.

As your property is located in a Special Flood Hazard Area (SFHA), federal law and the terms of your mortgage agreement require you to maintain adequate flood insurance coverage for the life of your loan.

What you need to do:

- Contact your insurance agent immediately to renew your policy.
- Ensure the coverage amount meets the minimum requirement of \$[Insert Required Amount].
- Instruct your agent to send a copy of the renewed Policy Declaration Page to us.

How to submit proof of insurance:

Email: [Insert Email Address]

Fax: [Insert Fax Number]

Mail: [Insert Mailing Address]

Warning: If we do not receive proof of continuous coverage by the expiration date, we are required by federal regulations to purchase flood insurance on your behalf. This "force-placed" insurance may be significantly more expensive than a policy you obtain yourself and may provide less comprehensive coverage.

If you have already renewed your policy or have recently sent us the updated documentation, please disregard this notice.

Sincerely,

[Insert Name/Department]

[Insert Financial Institution Name]

[Insert Phone Number]