Date: [Insert Date]

To:
[Mortgage Company Name]
[Escrow Department Address]
[City, State, Zip Code]

RE: Notice of Insurance Premium Non-Payment / Escrow Lapse

Loan Number: [Insert Loan Number]
Property Address: [Insert Property Address]
Insurance Carrier: [Insert Insurance Company Name]
Policy Number: [Insert Policy Number]

Dear Escrow Department,

I am writing to formally notify you that the homeowners insurance premium for the above-referenced property, which is managed through my escrow account, has not been paid. As of [Insert Date], my insurance carrier has indicated that the payment is past due.

According to my mortgage agreement, these funds are collected monthly for the express purpose of paying insurance renewals on my behalf. A lapse in payment puts my property coverage at risk of cancellation, which may lead to the forced placement of insurance or a breach of loan terms.

Please take the following actions immediately:

- Verify the status of the disbursement for Policy Number [Insert Policy Number].
- Remit the required payment of $[Insert Amount] to [Insert Insurance Company Name] to prevent policy cancellation.
- Provide me with written confirmation once the payment has been successfully processed.

I have attached a copy of the most recent billing statement/expiration notice for your reference. Time is of the essence to ensure continuous coverage.

Thank you for your prompt attention to this matter. I can be reached at [Insert Phone Number] or [Insert Email Address] if you require further information.

Sincerely,

[Your Signature]
[Your Printed Name]