[Date]

[Homeowner Name]
[Property Address]
[City, State, Zip Code]

RE: Notice of Homeowners Insurance Payment Lapse - Grace Period Reminder

Dear [Homeowner Name],

Our records indicate that we have not yet received confirmation of payment for your homeowners insurance policy: **[Policy Number]** with **[Insurance Company Name]**. This payment is typically disbursed through your mortgage escrow account.

Your policy is currently entering a grace period. To ensure your property remains protected and to avoid a lapse in coverage, payment must be processed by **[Grace Period Expiration Date]**.

Action Required:

- If you have recently renewed or changed your insurance provider, please provide us with the new Policy Declarations Page immediately.
- If you have received a cancellation notice from your insurer, please contact our Escrow Department at [Phone Number].
- If you have already made this payment manually, please provide proof of payment so we may update your escrow records.

Please note that per the terms of your mortgage agreement, continuous insurance coverage is required. If a lapse occurs, we may be required to purchase "Lender-Placed Insurance," which is often significantly more expensive and provides less coverage than a standard policy.

If you have any questions, please contact our customer service team at [Phone Number] or [Email Address].

Sincerely,

[Mortgage Servicer/Bank Name]
[Department Name]
[Contact Information]