Date: [Insert Date]

Loan Number: [Insert Loan Number]

Subject: URGENT: Notification of Homeowners Insurance Payment Lapse

Dear [Homeowner Name(s)],

This letter is to inform you that we have not received confirmation of payment for your homeowners insurance policy for the property located at:

[Property Address]

According to our records, your policy with [Insurance Company Name] was due for renewal on [Expiration Date]. As your mortgage servicer, we maintain an escrow account to pay these premiums on your behalf; however, we have not received a renewal invoice or proof of continued coverage from your insurance provider.

Action Required:

- Contact your insurance agent immediately to ensure your policy is active.
- Provide us with a copy of your Insurance Declarations Page.
- Ask your agent to send the renewal invoice directly to our escrow department.

Failure to maintain continuous insurance coverage is a violation of your mortgage agreement. If we do not receive proof of coverage, we may be required to purchase "Lender-Placed Insurance." Please be aware that lender-placed insurance is typically significantly more expensive than a private policy and provides less coverage, protecting only the lender's interest in the property.

Please send the required documentation via one of the following methods:

Email: [Insert Email Address]
Fax: [Insert Fax Number]
Mail: [Insert Mailing Address]

If you have already made this payment or have renewed your policy, please disregard this notice and provide us with the updated policy information for our records.

Sincerely,

[Your Name/Department Name]
[Mortgage Company Name]
[Phone Number]