[Date]

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

Subject: URGENT: Homeowners Insurance Expiration Notice

Dear [Borrower Name],

Our records indicate that the homeowners insurance policy for the property located at **[Property Address]** is scheduled to expire on **[Expiration Date]**.

As part of your mortgage agreement, you are required to maintain continuous insurance coverage. Since your insurance premiums are paid through an escrow account, we need your assistance to ensure your coverage does not lapse.

Please take one of the following actions immediately:

- **If you have renewed your policy:** Please forward a copy of the renewal declarations page to us at [Fax Number/Email/Address].
- **If you have switched providers:** Please provide us with the name of the new insurance company, your new policy number, and the effective date.
- **If you have received a bill:** Please forward the invoice to our escrow department for processing.

Failure to provide proof of active insurance may result in the purchase of "Lender-Placed Insurance." Please be aware that lender-placed insurance is often more expensive than a standard policy and may provide less coverage.

If you have already sent this information, please disregard this notice.

Sincerely,

[Mortgage Company Name]
[Escrow Department Contact Information]
[Phone Number]