FINAL NOTICE: IMMEDIATE ACTION REQUIRED

Date: [Insert Date]

Loan Number: [Insert Loan Number]
Property Address: [Insert Property Address]

Dear [Homeowner Name],

Our records indicate that your homeowners insurance policy has expired or been cancelled, and we have not received proof of a renewal or a new policy. As part of your mortgage agreement, you are required to maintain continuous hazard insurance coverage.

Important Information:

- Current Status: Uninsured
- Expiration Date: [Insert Date]
- Insurance Carrier: [Insert Previous Carrier Name]

If you do not provide proof of insurance within [Insert Number] days from the date of this letter, we will be forced to purchase "Lender-Placed Insurance" on your behalf. Please be advised that Lender-Placed Insurance:

- Is significantly more expensive than standard insurance policies.
- Only protects the lender's interest in the structure and does not cover your personal belongings or liability.
- Will result in an increase to your monthly escrow payment.

Action Required:

Please contact your insurance agent immediately and have them send proof of coverage to [Insert Fax/Email/Address]. If you have already renewed your policy, please disregard this notice and provide us with the policy declaration page as soon as possible.

If you have questions, please contact our Escrow Department at [Insert Phone Number].

Sincerely,

[Name/Department]
[Mortgage Company Name]