[Date]

[Mortgage Company Name]
[Mortgagee Clause/Department]
[Address]
[City, State, Zip Code]

RE: Notice of Insurance Expiration/Lapse

Loan Number: [Your Loan Number]
Property Address: [Full Property Address]
Borrower Name(s): [Full Name of Borrower(s)]

To Whom It May Concern,

This letter is to formally notify you that the insurance policy for the above-referenced property has lapsed or is scheduled to expire on [Expiration Date].

The details of the previous coverage are as follows:

- **Insurance Carrier:** [Name of Insurance Company]
- **Policy Number:** [Policy Number]

The reason for this lapse is [State Reason: e.g., non-renewal by carrier, non-payment of premium, or change in insurance provider].

[Select one of the following options:]

Option 1: I am currently in the process of securing a new policy and will provide the updated Declarations Page to your escrow/insurance department within [Number] business days.

Option 2: Enclosed is the new Declarations Page for the replacement policy effective [Start Date].

Please update your records accordingly to ensure there is no lapse in your interest as the mortgagee. If you have any questions, please contact me at [Your Phone Number] or [Your Email Address].

Sincerely,

[Your Signature]
[Your Printed Name]