[Date]

[Mortgage Company Name]
[Mortgage Company Address]
[City, State, Zip Code]

RE: Notice of Insurance Policy Expiration / Non-Renewal

Loan Number: [Loan Number]
Property Address: [Property Address]
Policy Number: [Policy Number]

Dear Mortgage Clause Department,

This letter is to inform you that the property insurance policy for the above-referenced property, which is currently billed to your institution via escrow, is scheduled to expire or lapse on **[Expiration Date]**.

Our records indicate that we have not yet received payment or a renewal confirmation for the upcoming term. To ensure continuous coverage and to protect your interest in the property, please take one of the following actions:

- Remit payment for the renewal premium in the amount of $[Amount] to our office.
- Provide updated escrow billing instructions if the loan has been transferred.
- Notify us if the homeowner has secured coverage through a different carrier.

If payment is not received by the expiration date, coverage will cease, and the property will be uninsured. Please contact our agency immediately at [Phone Number] or [Email Address] to resolve this matter.

Sincerely,

[Agent/Agency Name]
[Agency Address]
[Phone Number]

cc: [Homeowner Name]