URGENT: IMMEDIATE ACTION REQUIRED

Date: [Insert Date]

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

Re: Loan Number: [Insert Loan Number]

Dear [Borrower Name],

Our records indicate that the hazard insurance policy for the property listed above has expired or been cancelled effective [Date of Lapse].

As a requirement of your mortgage agreement, you must maintain continuous insurance coverage. Because your mortgage includes an escrow account, we are responsible for paying your premiums; however, we have not received a renewal bill or evidence of a new policy from an insurance carrier.

Please take one of the following actions immediately:

- **If you have renewed your policy:** Please have your agent fax or email the Declarations Page to [Fax Number/Email Address].
- **If you have changed companies:** Please provide the new policy information, including the policy number and agent contact details, to our Escrow Department immediately.

Failure to provide proof of insurance may result in "Lender-Placed Insurance." Please be advised that lender-placed insurance is typically significantly more expensive than voluntary coverage and may provide less protection for your property.

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

Sincerely,

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