

[Date]

[Recipient Name]
[Recipient Address]
[City, State, Zip Code]

Subject: Important Information Regarding Your Mortgage at [Property Address]

Dear [Recipient Name],

Congratulations on your new home! Records indicate that you have recently closed on your mortgage for the property located at [Property Address].

During this transition, it is important to ensure that your family and your investment are protected. Most homeowners are unaware that their standard homeowner's insurance does not cover the mortgage payments in the event of a primary breadwinner's death, disability, or critical illness.

We are pleased to offer you information on **Mortgage Protection Insurance**. This coverage is designed to:

- Pay off your remaining mortgage balance in the event of death.
- Make your monthly mortgage payments if you become disabled and cannot work.
- Provide a living benefit if you are diagnosed with a qualifying critical illness.
- Return your premiums to you if the coverage is never used (optional).

Programs are available regardless of your health status, and many do not require a medical exam. However, eligibility is time-sensitive based on your recent closing date.

To receive a personalized quote and view your options, please contact us at [Phone Number] or return the enclosed form in the prepaid envelope provided.

Enjoy your new home and the peace of mind that comes with knowing it is protected.

Sincerely,

[Agent Name]
[Company Name]
[License Number]
[Phone Number]