

URGENT: IMMEDIATE RESPONSE REQUESTED

Date: [Current Date]

Reference Number: [Reference Number]

Lender: [Lender Name]

Dear [Homeowner Name],

This is an urgent notice regarding your mortgage for the property located at [Property Address]. Our records indicate that you have not yet activated your Mortgage Protection Plan following your recent closing or refinancing.

This program is designed to protect your home and your family in the event of unforeseen circumstances. If action is not taken, your eligibility for these specific benefits may expire.

Available benefits may include:

- Full Mortgage Payoff in the event of death.
- Disability Income to cover monthly payments if you are unable to work.
- Critical Illness coverage for heart attack, stroke, or cancer.
- Refund of premiums option.

Please complete the enclosed form or contact our processing department at [Phone Number] between the hours of [Hours of Operation] to verify your eligibility and secure your coverage.

Failure to respond may result in a loss of coverage options currently available to you based on your recent mortgage activity.

Sincerely,

Mortgage Protection Services
Processing Department