

Date: [Current Date]

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

Subject: Essential Mortgage Protection Coverage Information

Dear [Recipient Name],

Our records indicate that you have recently closed on your mortgage or updated your home loan for the property located at [Property Address]. As a homeowner, it is important to ensure your investment and your family are protected against unforeseen circumstances.

Mortgage Protection is designed to provide financial security by paying off your mortgage balance or covering your monthly payments in the event of:

- Death of a policyholder
- Disability preventing employment
- Critical or terminal illness

Without this coverage, your family could be responsible for the full mortgage balance or face the risk of foreclosure during a difficult time. These plans are optional but highly recommended to ensure your home remains a permanent asset for your loved ones.

Next Steps:

Please review the enclosed options or contact our office at [Phone Number] to discuss a plan that fits your budget. Our representatives are available [Days/Hours] to answer any questions you may have.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Name/Company Name]
[Title]
[Contact Information]