

**SECONDARY NOTICE: IMMEDIATE RESPONSE REQUESTED**

Date: [Current Date]

To: [Homeowner Name(s)]  
Property Address: [Property Address]  
Lender: [Mortgage Lender Name]  
Loan Amount: [Loan Amount]

Dear [Homeowner Name(s)],

Our records indicate that we have not yet received a response regarding your eligibility for Mortgage Protection Insurance following your recent mortgage closing or refinancing. This is your second notification regarding this matter.

Mortgage Protection is designed to protect your home and your family by paying off your mortgage balance in the event of death, or by making your monthly mortgage payments in the event of a covered disability or critical illness.

**Program Benefits Include:**

- Death Benefit: Pays off the mortgage balance for your beneficiaries.
- Disability Coverage: Provides funds for monthly mortgage payments if you are unable to work.
- Return of Premium: Optional benefit where you may receive all premiums back if the policy is not used.
- No Medical Exam: Many programs qualify based on simplified underwriting.

Please be advised that eligibility for these programs is time-sensitive. To receive your personalized quote and review available options, please complete the information below and return this letter in the enclosed envelope, or call our processing center at [Phone Number].

**Reply Form:**

Home Phone: \_\_\_\_\_  
Cell Phone: \_\_\_\_\_  
Best Time to Call: [ ] Morning [ ] Afternoon [ ] Evening

Sincerely,

[Sender Name/Department]  
Mortgage Protection Services Division

Disclaimer: This is not an offer of insurance. This is a solicitation for insurance. We are not affiliated with your lender.