

[Date]

[Recipient Name]

[Recipient Address]

[City, State, Zip Code]

Subject: Understanding Your Mortgage Protection Options

Dear [Recipient Name],

Congratulations on your recent home purchase or refinance for the property located at [Property Address].

As a homeowner, your mortgage is likely your largest financial commitment. It is important to understand the options available to protect your home and your family's financial security in the event of unexpected life changes. Mortgage protection is designed to help cover your monthly payments or pay off your loan balance entirely in the event of death, disability, or critical illness.

There are several different types of protection plans to consider:

- **Mortgage Life Insurance:** Pays off the remaining balance of your mortgage for your beneficiaries.
- **Mortgage Disability Insurance:** Covers your monthly mortgage payments if you are unable to work due to injury or illness.
- **Critical Illness Coverage:** Provides a lump sum payment if you are diagnosed with a qualifying medical condition.

Many homeowners find that these options provide peace of mind, ensuring that their families can remain in their homes regardless of the circumstances. Because these plans are often time-sensitive based on your closing date, we recommend reviewing your eligibility sooner rather than later.

If you would like a personalized summary of the options available to you, please contact us at [Phone Number] or return the enclosed form.

Sincerely,

[Your Name]

[Your Title]

[Company Name]