

[Your Company Name/Agency Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

[Lender Name/Mortgage Company]
[Closing Officer/Processor Name]
[Lender Address]
[City, State, Zip Code]

RE: Evidence of Insurance / Binder for Closing

Applicant(s): [Client Full Name(s)]
Property Address: [Full Property Address]
Loan Number: [Loan Number]

Dear [Closing Officer Name],

Please find the attached Evidence of Property Insurance and/or Insurance Binder for the above-referenced property. This policy has been issued to ensure a seamless closing process for our mutual client.

Policy Details:

- **Carrier:** [Insurance Company Name]
- **Policy Number:** [Policy Number/Pending]
- **Effective Date:** [Closing Date/Start Date]
- **Annual Premium:** \$[Amount]
- **Deductible:** \$[Amount]
- **Replacement Cost:** \$[Amount]

Mortgagee Clause:

[Lender Name]
ISAOA / ATIMA
[Lender Loss Payable Address]
[City, State, Zip Code]

The first year's premium is to be paid through the closing escrow account. Please include the premium amount on the final Closing Disclosure (CD) or Settlement Statement. If you require an invoice or further documentation to clear any insurance-related conditions, please contact our office immediately at [Phone Number].

We look forward to a successful and timely closing.

Sincerely,

[Your Name]

[Your Title]

[Agency Name]