

**DATE:** [Current Date]

**TO:**

[Policyholder Name]

[Mailing Address]

[City, State, Zip Code]

**RE: SECOND WARNING - NOTICE OF DELINQUENT FLOOD INSURANCE RENEWAL**

**Loan Number:** [Loan Number]

**Property Address:** [Property Address]

**Policy Number:** [Current Policy Number]

**Expiration Date:** [Expiration Date]

Dear [Policyholder Name],

This is a second formal notice regarding the renewal of your flood insurance policy for the property listed above. Our records indicate that we have not yet received confirmation of payment or a renewed policy document for the upcoming term.

Please be advised that flood insurance is a requirement of your mortgage agreement because your property is located in a Special Flood Hazard Area. Federal law requires that this coverage be maintained continuously for the life of the loan.

**Action Required:**

To avoid a lapse in coverage, please provide proof of payment or a renewed policy declarations page immediately. You may send this documentation via:

- Email: [Email Address]
- Fax: [Fax Number]
- Mail: [Mailing Address for Documents]

**Warning of Forced Placement:**

If we do not receive proof of coverage by [Final Deadline Date], we will be required to purchase flood insurance on your behalf. This is known as "force-placed insurance." Please note that force-placed insurance is often significantly more expensive than a policy you can obtain privately and may provide less comprehensive coverage.

If you have already made this payment, please disregard this notice or contact us at [Phone Number] to ensure our records are updated.

Sincerely,

[Sender Name/Department]

[Company Name]