

SAMPLE LETTER 2  
30 DAYS AFTER 1ST LETTER

(DATE)

BORROWER  
ADDRESS  
CITY, STATE, ZIP

RE: ACCOUNT #

Dear Borrower:

About a month ago you were notified that Federal law requires all mortgages, such as yours, on properties determined to be in a Special Flood Hazard Area, must be covered by a policy of flood insurance. That letter mentioned that if you did not respond positively within 45 days from the letter, it would be necessary to obtain a policy of flood insurance for you.

This is to remind you that since you have not responded to the earlier notice as yet, and if you do not respond within the next 15 day (or the actual expiration date), flood insurance, as mentioned previously, will be obtained on your property, on your behalf.

**In the event you do not respond and the coverage must be obtained as mentioned, the cost of that coverage may be significantly higher than the premium that you could obtain if you were to contact your local insurance agent or DeLong Associates, Inc. (860) 659-3240.**

Please forward documentation of your flood insurance policy to the address below as soon as possible. If you have any questions, or if this letter was sent in error, please contact us at (your phone #), ext. XXXX

Sincerely,

Loan Servicing Department  
(Your Lending Institution)  
Your address

**Required wording (BOLD)**