

SAMPLE LETTER 3  
45 DAYS AFTER 1ST LETTER  
WITH POLICY

(DATE)

BORROWER  
ADDRESS  
CITY, STATE, ZIP

RE: ACCOUNT #

Dear Borrower:

**This letter is to inform you that a policy of flood insurance has been obtained on your behalf to cover the mortgage on your property as required by the Flood Disaster Protection Act of 1973. You have been notified on two previous occasions explaining the circumstances surrounding your need to have flood insurance coverage and explaining your options, but to date no response has been received.**

Attached is a flood insurance policy purchased on your behalf and its accompanying declarations page that explains the amount of coverage purchased on your behalf, its cost, some limitations to that coverage and the options you may still wish to exercise to obtain similar coverage, but typically at a significantly lower cost.

**If you purchase another flood insurance policy and notify us, or contact us to request that we purchase a substitute policy under the National Flood Insurance Program (NFIP) for you, we will cancel this policy and issue you a refund for the unearned portion of the premium, if we deem that the other policy is acceptable to satisfy the requirements.**

If you have any questions, or if you wish to contact us to purchase a substitute flood insurance policy, please contact us at (your phone #), ext. XXXX

Sincerely,

Loan Servicing Department  
(Your Lending Institution)

**Required wording (BOLD)**