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Loan Number: 123463

Collateral Info: 10102 CARLSBAD DR
ORLANDO, FL 32804

01/30/2025

JANE DOE
123 MAI ST
ORLANDO, FL 32804

FIRST NOTICE: FLOOD INSURANCE EXPIRED OR CANCELLED

Dear JANE DOE,

is committed to providing you with the highest quality loan service. Therefore, we would like to notify you that we received notice your Flood Insurance expired on 11/02/2011. Your property is located in Flood Zone AE, a Special Flood Hazard Area (SFHA), as determined by maps published by the Federal Emergency Management Agency (FEMA). *A federal law, The Flood Disaster Protection Act of 1973, requires flood insurance coverage on the property securing the loan be purchased and maintained.*

Your loan agreement requires continuous and uninterrupted Flood Insurance covering the collateral from the effective date of your loan until the loan is paid in full. This insurance coverage must meet the following minimum requirements:

- Flood Insurance Policy with the collateral listed above clearly stated in the Insurance Policy Declarations.
- Flood Insurance coverage to fulfill FEMA requirements, which is the lesser of the loan balance, the replacement cost or the maximum allowed by the NFIP ($250,000 for residential buildings and $500,000 for commercial buildings).
- Mortgagee clause in the name of , , , .

If we do not receive acceptable proof of insurance from you within 45 days, we will assume that you are not insured and we may purchase limited insurance. The total premium will be added to your loan account and included in your net payoff. Your monthly payments may be adjusted and collateral documents or liens may not be released until this amount has been satisfied. **This policy will not provide coverage for bodily injury and property damage liability. It will not fulfill requirements of any financial responsibility laws.**

We prefer and recommend that you obtain your own insurance. You can avoid our issuance of a policy by asking your insurance company/agent send us a copy of your policy by mail at the address above, by fax or by email to .

Thank you for your cooperation and attention to this matter. If the loan listed above has been paid in full, please disregard this notice. If you have any questions regarding this matter, please contact us during normal business hours at the following number: .

Sincerely,