

SAMPLE BANK
Insurance Service Center
PO Box 2211
Natchitoches, LA 71457

Loan Number: 428864
Collateral Info: 105 EAST ATLANTIC BLVD UNIT 1

03/04/2025

ABC COMPANY LLC
105 EAST ATLANTIC BLVD
SOME BEACH, SC 50581

NOTICE OF LENDER PLACED FLOOD COVERAGE

Dear ABC COMPANY LLC,

As of the date of this letter, we have not received a current copy of your Flood Insurance policy on the collateral listed above. 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. Therefore, limited insurance has been purchased to protect the interest of SAMPLE BANK on this loan. The cost for this coverage, which is \$3,560.95 annually, 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. Please review the enclosed notice of insurance carefully.

As stated in previous notices sent to you, this insurance does not provide coverage for bodily injury and property damage liability. It does not fulfill requirements of any financial responsibility laws. We will retain a security interest in the above referenced collateral until the entire balance, including any premiums and finance charges, is paid in full.

You may still obtain insurance from an agent of your choice and forward the insurance to us. If we receive acceptable coverage, we will cancel the insurance coverage that we have purchased and refund or credit your account for the unearned premium. Please send a copy to us by fax (855) 632-3450 or by email to 1068@wetrackinsurance.com. The policy must include the following information:

- 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 SAMPLE BANK, Insurance Service Center, PO Box 2211, Natchitoches, LA 71457.

If your coverage has been bound with an agent and you do not yet have a policy declarations page, please ask your agent to send us a copy of the application with proof of payment.

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: (800) 123-4567.

Sincerely,

SAMPLE BANK
Insurance Services

TOL-FPP