

Sample Bank
PO Box 1235
Natchitoches, LA 71457

Loan Number: 5900129
Collateral Info: 1515 MIRACLE SRIP PKWY SE FORT
WALTON BEACH, FL 32548

02/04/2025

JOHN DOE
1 GEORGES LANE
NATCHITOCHES, LA 71457

FIRST NOTICE: LENDER PLACED COVERAGE RENEWAL

Dear JOHN DOE,

sample Bank is committed to providing you with the highest quality loan service. Therefore, we want you to be aware that the limited insurance policy placed last year to cover the interest we have in your collateral expired 10/05/2025. Your property is located in Flood Zone VE, 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 with us requires continuous and uninterrupted 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:

- Insurance Policy with the collateral listed above clearly stated in the Insurance Policy Declarations.
- Insurance coverage to fulfill FEMA requirements, which is the lesser of the loan balance, the replacement cost or the maximum allowed by the NFIP.
- Mortgagee clause in the name of SAMPLE Bank, <PO Box 1235, 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.

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 to send us a copy of your policy by mail at the address above, by fax (855) 632-0000 or by email to XXXX@wetrackinsurance.com.

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: (877) 478-0524.

Sincerely,
Insurance Department

TOL-FSA1