

Insurance Service Center
PO Box 7274
Natchitoches, LA 71457

Loan Number: 9400002
Collateral Info: 708 PIXLEY RD
CENTRAL, LA 71044

02/04/2025

JANE DOE
708 PIXLEY ST
CENTRAL, LA 71044

SECOND NOTICE: LENDER PLACED FLOOD COVERAGE RENEWAL

Dear JANE DOE,

Gibbsland Bank and Trust is committed to providing you with the highest quality loan service. About 30 days ago, you were notified that the limited insurance policy placed last year to cover the interest we have in your collateral expired 08/23/2025. Your property is located in Flood Zone A, 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 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 Insurance Service Center, PO Box 7274, 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 15 days, we will assume that you are not insured and we may purchase limited insurance. The total premium, estimated to be \$471.83, 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. You must pay for any time in which the insurance we buy is in effect and you do not have coverage. **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) 632-6589 or by email to 1023@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 Service Center