

%First Name% %Last Name%
%Street Address 1%
%Street Address 2%
%City%, %State% %Zip%

August 9, 2017

Re: Loan Number %Loan Number%

Property Address:

%Property Street 1%

%Property Street 2%

%Property City%, %Property State% %Property Zip%

Dear Valued Member:

Here at Elements Financial, we have recently conducted a review of our mortgage loan records.

At this time, we do not have an updated copy of your homeowners and/or flood insurance policy for the above referenced property.

To follow industry best practices, we need to maintain record of homeowners and/or flood coverage on the property used as collateral for the entire term of your mortgage loan, even for those who are paying the insurance on their own and not through an escrow account.

The minimum amount of insurance required is the outstanding balance of all loans secured by this property.

Please help us gather proof of insurance coverage on the above property by August 31.

A copy of your policy can be forwarded by you or your insurance agency to:

Elements Financial

c/o Loan Servicing

225 South East Street, Suite 300

Indianapolis, IN 46202

Or you may scan and send it to: loanservicing@elements.org

Feel free to contact us with your questions at 800-621-2105.

Sincerely,

Elements Financial