**Mortgage Requirement**

Date Here

Insured Name Here

Insured Mailing Address

City, State ZipCode

**Immediate Action Required: Flood Insurance Now Mandatory for Your Mortgage**

Dear Insured Name Here:

As a valued client of Agency Name Here, we want to inform you of an important update regarding your property.

Recent updates to the FEMA flood maps have placed your property in a high-risk flood zone. Due to this change, homeowners with federally backed mortgages, like yours, are now required to obtain flood insurance by July 31, 2024. This requirement is effective to ensure your home is protected against potential flood damage.

We understand this may be an unexpected development, but we are here to assist you every step of the way. Our goal is to provide you with the information and support you need to navigate this change and ensure your home is adequately protected.

I am available to discuss any coverage questions, provide information about your property’s flood risk and protection options available.

Please visit or call us at Agency Phone Number Here.

Sincerely,

|  |  |
| --- | --- |
|  | Agent name here. |
|  |
| Agent Phone Number.  Agent Email Address.  Office Address here. |