

Sample  
Only

Date

Lender Name  
Attention: Loan Servicing Department  
Street Name  
City, State, Zip Code

Dear Loan Servicing Agent:

I am writing with regard to the flood insurance policy that is in force for my loan. Information about my property and loan is provided below.

Property Address:

Name of Community/Jurisdiction:

Loan Number:

On January 10, 2001, the Federal Emergency Management Agency (FEMA) revised the Flood Insurance Rate Map for the community my property is located in based on the Santa Ana River Flood Control Project. A copy of FEMA's cover letter from the Letter of Map Revision (LOMR) provided to the community is attached. Prior to this revision, my building was located in Zone A99, special flood hazard area where flood insurance was required. Now that the map has been revised, my building is located in Zone X, outside the special flood hazard area, where flood insurance is no longer a mandatory Federal requirement. I realize that a lender may still require a borrower to purchase flood insurance even if no longer required to do so by the Federal government. Would you be willing to remove your requirement that I have flood insurance for this building based on the LOMR? I would like to cancel my flood insurance policy and obtain a refund of my premium for the current policy year.

If you would be willing to remove your requirement for flood insurance, please perform a new flood map determination for my building, based on the map revision. If you agree that my property is now in Zone X, I will need a letter from you to cancel my current flood insurance policy. That letter should include the following statements:

1. Flood insurance was previously required as part of my mortgage.
2. The requirement for flood insurance no longer applies because my building is now in Zone X.

If my flood insurance is a forced placed policy through your organization, please process the cancellation of that coverage as per the terms of the policy you have in force. I understand that if I purchased the policy directly, I must provide your letter of release to my insurance agent for processing.

Thank you for your assistance in this matter. Please contact me if you have any questions or require additional information.

Sincerely,

Attachment