

[Your Name]
[Your Address]
[Your Phone Number]
[Your Email Address]

[Date]

[Lender/Service Name]
[Lender/Service Address]
[City, State, Zip Code]

RE: Request for Private Mortgage Insurance (PMI) Cancellation

Mortgage Loan Number: [Your Loan Number]

To Whom It May Concern:

I am writing to formally request the cancellation of the Private Mortgage Insurance (PMI) on the above-referenced mortgage loan for the property located at [Your Property Address].

I believe I am now eligible for PMI removal based on the following reason(s):

- My Loan-to-Value (LTV) ratio has reached 80% or less through scheduled monthly payments.
- Substantial extra principal payments have been made, bringing the LTV ratio below 80%.
- The current market value of the property has increased significantly, resulting in an LTV ratio of 80% or less.

Please provide me with the necessary steps to complete this process, including any requirements for a formal home appraisal or specific documentation needed to verify my current equity position.

I understand that I must have a good payment history and that there must be no subordinate liens on the property. I confirm that I meet these criteria.

Please notify me in writing once this request has been reviewed and inform me of the date the PMI premiums will be discontinued from my monthly escrow payment.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]
[Your Printed Name]