

[Your Name]
[Your Current Address]
[City, State, Zip Code]
[Your Phone Number]
[Your Email Address]

[Date]

[Loan Officer Name]
[Lender Name]
[Lender Address]
[City, State, Zip Code]

RE: Request for Closing Cost Waiver - First-Time Homebuyer Discount
Application Number: [Your Loan Application Number]

Dear [Loan Officer Name],

I am writing to formally request a waiver or reduction of specific closing costs associated with my mortgage application for the property located at [Property Address].

As a first-time homebuyer, I am excited to be working with [Lender Name] for my home financing. Given my status as a first-time buyer and my strong [credit score/financial history], I am inquiring about any available incentives or promotional programs currently offered by your institution.

Specifically, I would like to request a waiver of the following fees:

- [e.g., Application Fee]
- [e.g., Processing/Origination Fees]
- [e.g., Underwriting Fees]

I am highly motivated to move forward with this loan and would appreciate any assistance you can provide to lower my initial out-of-pocket expenses. Please let me know if there are specific first-time homebuyer grants or discount programs I may qualify for to help offset these costs.

Thank you for your time and for assisting me with my first home purchase. I look forward to your positive response.

Sincerely,

[Your Signature]

[Your Printed Name]