

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

[Date]

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

**RE: Request for Private Mortgage Insurance (PMI) Removal/Adjustment**  
**Loan Number:** [Your Loan Number]

Dear [Lender Name],

I am writing to formally request a review of the Private Mortgage Insurance (PMI) terms on my mortgage for the property located at [Your Property Address].

Based on my records, I believe I have reached the requirements for PMI cancellation due to the following reason:

- [Option A: My loan-to-value (LTV) ratio has reached 80% based on my scheduled payments.]
- [Option B: I have made an additional principal payment, bringing my LTV ratio to 80% or lower.]
- [Option C: Recent market appreciation or home improvements have increased my home's value, resulting in an LTV ratio below 80%.]

I request that you adjust the terms of my mortgage to remove the PMI requirement and provide me with a revised monthly payment schedule. Please let me know if you require a formal appraisal or any additional documentation to process this request.

Thank you for your prompt attention to this matter. I look forward to receiving written confirmation regarding the status of my PMI removal.

Sincerely,

[Your Signature]

[Your Printed Name]