

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

[Date]

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

RE: Request to Cancel Private Mortgage Insurance (PMI)

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 my mortgage loan for the property located at [Your Property Address].

I believe I have met the requirements to cancel PMI because my Loan-to-Value (LTV) ratio has reached 80% or less. This is based on:

- My scheduled payments reducing the principal balance.
- Additional principal payments I have made.
- An increase in the property value due to market changes or home improvements.

Please let me know if you require an appraisal or any further documentation to process this request. If there are specific forms I need to sign, please provide them at your earliest convenience.

I look forward to a written confirmation stating that the PMI has been removed and the date my new monthly payment amount will take effect.

Sincerely,

[Your Signature]

[Your Printed Name]