

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

[Date]

[Lender or Mortgage Company Name]
[Escrow Department Address]
[City, State, Zip Code]

RE: Escrow Waiver Request for Loan Number: [Your Loan Number]

To Whom It May Concern,

I am writing to formally request a waiver of the escrow account requirement for the above-referenced mortgage loan. I would like to manage the payment of my property taxes and homeowner's insurance premiums directly.

I believe I meet the criteria for an escrow waiver based on the following:

- Current Loan-to-Value (LTV) ratio is below [Percentage, e.g., 80%].
- History of on-time mortgage payments for the past [Number] months.
- The loan is not currently in default or delinquent.

I understand that by waiving the escrow account, I assume full responsibility for paying all property taxes and insurance premiums by their respective due dates. I am also aware that I may be required to provide proof of payment to your institution annually.

Please let me know the next steps in the application process and if there are any specific forms or processing fees required to finalize this request.

Thank you for your time and assistance.

Sincerely,

[Your Signature]

[Your Printed Name]