

[Date]

[Lender Name]

[Lender Address]

[City, State, Zip Code]

RE: Automatic PMI Cancellation Following Loan Satisfaction

Loan Number: [Your Loan Number]

Property Address: [Your Property Address]

To Whom It May Concern,

I am writing to formally request the cancellation of the Private Mortgage Insurance (PMI) on the above-referenced loan account.

Based on my records and recent payments, the principal balance of my mortgage has reached the 78% Loan-to-Value (LTV) threshold of the original purchase price or appraised value of the home. According to the Homeowners Protection Act of 1998, mortgage servicers must automatically terminate PMI once the loan balance is scheduled to reach 78% of the original value, provided the loan is current.

Please review my account and confirm that the requirements for automatic cancellation have been met. Specifically, I request that you:

- Discontinue all future PMI premium charges.
- Provide written confirmation of the date the PMI was removed.
- Refund any unearned PMI premiums collected after the date of eligibility.

If for any reason you determine that I am not yet eligible for automatic cancellation, please provide a detailed explanation and the specific date on which the cancellation is scheduled to occur.

Thank you for your prompt attention to this matter. I look forward to receiving your confirmation within 30 days.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Phone Number]

[Your Email Address]