

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

[Date]

[Lender Name]
[Lender Department, e.g., Mortgage Servicing]
[Lender Address]
[City, State, Zip Code]

RE: Certificate of Loan Satisfaction and PMI Cancellation Request

Account Number: [Your Loan Account Number]
Property Address: [Full Property Address]

To Whom It May Concern,

I am writing to formally request a Certificate of Satisfaction (or Mortgage Release) and the immediate cancellation of Private Mortgage Insurance (PMI) for the above-referenced loan account.

The loan balance has been paid in full as of [Date of Final Payment]. According to the terms of the mortgage agreement and the Homeowners Protection Act of 1998, I am entitled to a formal release of the lien and the cessation of any further insurance premiums.

Please perform the following actions:

- Issue a formal Certificate of Satisfaction or a Satisfaction of Mortgage document.
- File the necessary discharge paperwork with the [County/City] Recorder of Deeds.
- Cancel the Private Mortgage Insurance (PMI) policy effective [Date].
- Refund any overpayments or remaining balances held in the escrow account within 30 days.

Please send the recorded satisfaction document and the final escrow refund check to my current address listed at the top of this letter.

If there are any additional requirements or documents needed to finalize this process, please contact me immediately.

Sincerely,

[Your Signature]
[Your Printed Name]