

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

[Date]

[Borrower Name]  
[Property Address]  
[City, State, Zip Code]

**Re: Confirmation of Private Mortgage Insurance (PMI) Cancellation**

Loan Number: [Insert Loan Number]

Dear [Borrower Name],

This letter serves as formal confirmation that the Private Mortgage Insurance (PMI) associated with the above-referenced loan has been cancelled, effective [Effective Date of Cancellation].

According to our records, the loan has been satisfied in full. Consequently, all premium assessments for mortgage insurance have ceased. If your monthly mortgage payment included an escrow portion for PMI, this charge will no longer be collected.

**Refund Information:**

[Select one option:]

- Any unearned PMI premiums will be refunded to you within [Number] business days.
- There are no unearned premiums to be refunded at this time.

No further action is required on your part regarding this insurance coverage. Should you have any questions, please contact our Customer Service Department at [Phone Number] between the hours of [Operating Hours].

Sincerely,

[Name of Authorized Representative]  
[Title]  
[Lender Name]