

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

[Date]

[Mortgage Servicer Name]
[PMI Department Address]
[City, State, Zip Code]

RE: Official Request for Private Mortgage Insurance (PMI) Cancellation

Mortgage Account Number: [Your Account Number]

Property Address: [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 mortgage account. I believe I have satisfied the requirements for cancellation under the Homeowners Protection Act of 1998.

This request is based on the following (check one):

- The principal balance of my loan has reached 80% of the original value of the property through scheduled payments.
- I have made an additional principal payment that has brought the loan-to-value (LTV) ratio to 80% or less.
- Current market appreciation has increased the value of my property such that the current LTV is 80% or lower (appraisal attached).

Please confirm that I have met the following criteria:

- A good payment history with no payments 30 days or more past due within the last year.
- No payments 60 days or more past due within the last two years.
- Evidence that the value of the property has not declined below its original value.

Please notify me in writing once the PMI has been successfully removed and provide the updated monthly mortgage payment amount. If this request is denied, please provide a detailed written explanation of the specific requirements that have not been met.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]