

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

[Date]

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

RE: Notice of Full Loan Satisfaction and PMI Cancellation

Account Number: [Your Loan Number]

Property Address: [Your Property Address]

To Whom It May Concern,

I am writing to formally request the cancellation of Private Mortgage Insurance (PMI) on the above-referenced account. This request is based on the fact that the mortgage loan has been paid in full and satisfied as of [Date of Final Payment].

Please find attached a copy of the [Payoff Statement / Confirmation of Satisfaction] as evidence that the debt has been fully retired. According to the Homeowners Protection Act of 1998, PMI coverage must be terminated upon the final payoff of the mortgage loan.

Please confirm in writing that the PMI has been canceled and ensure that no further premiums are being collected. If any unearned premiums were collected after the date of satisfaction, please issue a refund to the address listed above within 30 days.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]