

[Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

Subject: Notice of Eligibility for FHA Mortgage Insurance Premium Refund

Dear [Borrower Name],

We are writing to inform you that you may be eligible for a refund of a portion of the Federal Housing Administration (FHA) Upfront Mortgage Insurance Premium (MIP) paid in connection with your mortgage loan.

Loan Information:

- FHA Case Number: [Insert Case Number]
- Property Address: [Insert Property Address]
- Date Loan Paid in Full: [Insert Date]

According to Department of Housing and Urban Development (HUD) guidelines, borrowers who pay off their FHA-insured mortgages within a specific timeframe (usually within the first three years) may be entitled to a partial refund of the upfront premium.

How to Claim Your Refund:

To process your application or check the status of your refund, please follow these steps:

1. Visit the HUD website at: <https://entp.hud.gov/p2/hp/check/index.cfm>
2. Enter your FHA Case Number as listed above.
3. Follow the on-screen instructions to verify your identity and current mailing address.

If you do not have internet access, you may contact the HUD Support Center at 1-800-697-6967 for further assistance.

Please note that if you used your refund to help pay for a new FHA-insured mortgage (a "refinance credit"), you will not receive a cash payment. Additionally, please be cautious of third-party "tracers" who may offer to help you collect this refund for a fee; you can claim this refund directly from HUD at no cost.

Sincerely,

[Name of Lending Institution/Servicer]

[Contact Phone Number]

[Department Name]