

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

[Date]

[Lender/Institution Name]
[Department Name, if applicable]
[Address]
[City, State, Zip Code]

RE: Request for Co-Signer Release
Account Number: [Your Account Number]
Co-Signer Name: [Name of Co-Signer]

To Whom It May Concern,

I am writing to formally request the release of [Co-Signer Name] from all further obligations and liabilities regarding the above-referenced account. I have served as the primary borrower for this loan since [Start Date of Loan].

I believe I have met the eligibility requirements for co-signer release, including:

- A consistent history of on-time monthly payments for the past [Number] months.
- Meeting the minimum credit score requirements as per our original agreement.
- Proof of stable income to satisfy the debt-to-income ratio independently.

Enclosed are copies of my recent pay stubs and tax documents to verify my current financial standing. Please review my account to confirm that all conditions for the release have been satisfied.

Once this request is processed, please provide a written confirmation to both myself and the co-signer stating that [Co-Signer Name] has been legally released from the loan agreement and that the account will henceforth be reported to credit bureaus in my name only.

Thank you for your time and assistance in this matter. I look forward to your response.

Sincerely,

[Your Signature]

[Your Printed Name]