

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

[Date]

[Lender/Service Name]
[Escrow Department Address]
[City, State, Zip Code]

RE: Escrow Waiver and Cancellation Request

Loan Number: [Your Loan Number]

Property Address: [Full Property Address]

To Whom It May Concern,

I am writing to formally request the cancellation of the escrow/impound account associated with the above-referenced mortgage loan. I would like to manage the payment of property taxes and homeowner's insurance premiums directly.

Please review my account for eligibility based on your current guidelines. I understand that to qualify for this waiver, I may need to meet certain loan-to-value (LTV) requirements and have a history of on-time payments.

I acknowledge and agree to the following:

- I will be responsible for making all future property tax payments to the appropriate tax authority by the required deadlines.
- I will maintain continuous homeowner's insurance coverage and provide proof of coverage to [Lender Name] upon request.
- I will pay any applicable escrow waiver fees required by the terms of my loan agreement.

Please notify me in writing once this request has been processed or if additional documentation is required. If any funds remain in my escrow account after the cancellation, please issue a refund check to the mailing address listed above.

Thank you for your assistance with this matter.

Sincerely,

[Your Signature]

[Your Printed Name]