

[Your Name]
[Your Address]
[Your Phone Number]
[Your Email Address]

[Date]

[Lender Name]
[Lender Address]
[Lender City, State, Zip]

RE: Request for Private Mortgage Insurance (PMI) Removal

Loan Number: [Your Loan Number]

To Whom It May Concern,

I am writing to formally request the removal of Private Mortgage Insurance (PMI) from my mortgage account, as I have recently completed a refinancing of my home.

As a result of this refinancing and current market conditions, my new appraisal indicates that my Loan-to-Value (LTV) ratio is now [Percentage, e.g., 80% or less]. This meets the requirements for the cancellation of PMI according to the Homeowners Protection Act of 1998.

Enclosed, please find the following documentation to support this request:

- Copy of the new Appraisal Report dated [Date of Appraisal].
- Proof of current refinancing completion.

Please review this information and provide written confirmation once the PMI has been successfully removed from my monthly mortgage payments. If there are any further steps required or additional fees for this processing, please notify me in writing.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]