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

[Date]

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

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 cancellation of the Private Mortgage Insurance (PMI) on my mortgage, as I believe I have met the equity requirements through a recent property appraisal and/or market value appreciation.

Based on current market conditions and recent improvements to the property, I believe the current Loan-to-Value (LTV) ratio has dropped below 80%. I understand that a new appraisal may be required to confirm the current market value, and I am prepared to pay for a lender-authorized appraisal to facilitate this process.

Please provide me with the specific instructions and any necessary forms required to proceed with this request. Additionally, please inform me of the cost of the appraisal and the name of your approved appraisal service provider.

I have maintained a good payment history and look forward to your confirmation that the PMI premiums will be removed from my monthly mortgage payments.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]