

Letter of Appeal for Mortgage Insurance Premium Reconsideration

Date: [Insert Date]

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

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

Dear [Lender's Name or "Mortgage Insurance Department"],

I hope this message finds you well. I am writing to formally appeal for a reconsideration of the mortgage insurance premium associated with my loan account #[Your Account Number].

Due to [briefly explain your financial hardship or circumstances that justify your appeal, e.g., changes in income, loss of employment, etc.], I believe my current mortgage insurance premium does not reflect my current financial situation. I have taken proactive steps to improve my financial stability, including [mention any efforts you've made, like reducing debt, improving credit score, etc.].

I kindly request that you review my situation and consider adjusting my mortgage insurance premium to better fit my circumstances. I am committed to making my mortgage payments and maintaining my home.

Thank you for taking the time to consider my appeal. I am looking forward to your favorable response. Please feel free to contact me at [your phone number] or [your email address] should you need any additional information.

Sincerely,

[Your Name]