

Letter of Documentation for Mortgage Insurance Rate Adjustment

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Mortgage Insurance Company Name]

[Company Address]

[City, State, Zip Code]

Dear [Mortgage Insurance Company Contact/Department],

I am writing to formally request a review and adjustment of my mortgage insurance rate for my property located at [Property Address]. My policy number is [Policy Number].

As per my current understanding, the following factors may warrant an adjustment:

- A decrease in the overall loan-to-value ratio.
- Improvements made to the property that may impact its appraisal value.
- A history of on-time payments and responsible credit management.

Attached to this letter are the necessary documents supporting my request, including recent appraisals, payment history, and any other relevant information.

I appreciate your attention to this matter and look forward to your prompt response regarding my request for a mortgage insurance rate adjustment.

Thank you for your consideration.

Sincerely,

[Your Name]

[Your Signature (if sending via mail)]