

Mortgage Insurance Rate Adjustment Request

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]

To:

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name or Loan Officer],

I am writing to formally request a review and adjustment of my mortgage insurance rate for my loan account number [Insert Loan Number]. As my property has appreciated in value and my equity has increased, I believe that a reduction in the mortgage insurance premium is warranted.

Since the origination of my loan on [Insert Loan Origination Date], I have maintained a good payment history and have made improvements to my property, which should positively impact its assessed value. I have attached relevant documents, including my recent property appraisal and payment history for your review.

Given these circumstances, I kindly ask that you reconsider my mortgage insurance rate and adjust it accordingly. I appreciate your attention to this matter and look forward to your prompt response.

Thank you for your assistance.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]