Request for Lower Mortgage Insurance Rates

Date: [Insert Date]

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

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

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally request a review of my current mortgage insurance rates associated with my loan account [Your Loan Number].

Given the improvements in my credit score and the increased equity in my home since the loan was originated, I believe I qualify for a reduction in my mortgage insurance premiums.

Thank you for considering my request. I look forward to your prompt response.

Sincerely, [Your Name]