

# Letter of Demand for Private Mortgage Insurance Discontinuation

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Lender's Name]

[Lender's Company Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

Subject: Request for Discontinuation of Private Mortgage Insurance

I am writing to formally request the discontinuation of the private mortgage insurance (PMI) associated with my mortgage loan, account number [Your Loan Number]. As per the Homeowners Protection Act, I believe I have met the necessary criteria for this request.

As of [Insert Date], the following conditions have been satisfied:

- The current loan-to-value (LTV) ratio is less than 80% based on my property's current market value.
- I have made timely payments and upheld my responsibilities as a borrower.

I have attached relevant documentation, including the current property appraisal, payment history, and any other necessary information for your review.

Kindly confirm the discontinuation of my PMI within 30 days from the date of this letter. Should you require further information or documentation, please do not hesitate to contact me.

Thank you for your immediate attention to this matter.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]