

Inquiry Regarding Mortgage Prepayment Penalty Exemption

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[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 inquire about the prepayment penalty clause associated with my mortgage, account number [Your Account Number]. As I consider the possibility of paying off my mortgage ahead of schedule, I would like to know if there are any exemptions to the prepayment penalty that may apply to my situation.

Understanding the details regarding the prepayment penalties will greatly assist me in my financial planning. If possible, could you provide information on the following:

- Criteria for exemption from the prepayment penalty
- Any relevant documentation or process required for exemption
- Your recommendations regarding my options

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]