Request for Mortgage Prepayment Penalty Waiver

Date: [Insert Date]

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

[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 waiver for the prepayment penalty associated with my mortgage loan, account number [insert account number].

Due to [reason for the request, e.g., financial difficulties, unexpected circumstances], I am seeking to refinance and am concerned about the penalty that would incur on early repayment of my mortgage.

I would greatly appreciate your consideration of my request to waive the prepayment penalty under these circumstances. This adjustment would significantly assist me in [mention your objective, e.g., managing my financial obligations more effectively].

Thank you for your attention to this matter. I look forward to your positive response. Please feel free to contact me at [your phone number] or [your email address] should you need further information.

Sincerely,

[Your Name]