

# Application to Waive Mortgage Counseling

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally request a waiver for the mortgage counseling requirement as outlined in my mortgage application process for [Property Address]. I believe that my prior knowledge and experience in the field of finance and real estate provide a solid foundation for my understanding of the mortgage process.

I have [X years] of experience working with [specific relevant experience, e.g., as a real estate agent, financial advisor, etc.], where I have developed a comprehensive understanding of mortgage rates, loan structures, and the overall home buying process. Additionally, I have successfully navigated similar processes in the past, which has equipped me with the necessary skills and knowledge to make informed decisions regarding my current mortgage application.

Given my background, I feel confident that I possess the requisite understanding to proceed without the counseling requirement. I respectfully request that you consider my application and grant an exemption based on my qualifications.

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

Sincerely,

[Your Name]