

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

[Recipient's Name]
[Title/Position]
[Company/Organization Name]
[Address]
[City, State, Zip Code]

Dear [Recipient's Name],

I hope this message finds you well. I am writing to formally request the opportunity to forego the mortgage counseling session that is typically required as part of the mortgage application process. I have taken the initiative to self-educate on the home buying process through various reputable resources and believe that I have accumulated sufficient knowledge to proceed without further counseling.

Over the past few months, I have engaged in extensive reading, completed online courses, and consulted with industry professionals to ensure I am well-prepared for the responsibilities of homeownership. I feel confident in my understanding of mortgage options, budgeting, and the overall home buying process.

If necessary, I am more than willing to provide documentation of my self-education efforts and the resources I have utilized. I appreciate your consideration of my request, and I look forward to your favorable response.

Thank you for your understanding.

Sincerely,
[Your Name]