

Letter of Justification for Exemption from Mortgage Counseling

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

Subject: Request for Exemption from Mortgage Counseling

I am writing to formally request an exemption from the required mortgage counseling due to my consistent timely payment history on my mortgage. My mortgage account number is [Insert Account Number].

Since the initiation of my mortgage on [Insert Start Date], I have maintained a perfect payment record. I am proud to state that I have made every payment on time, demonstrating my commitment and responsibility as a borrower. I believe this history reflects my financial stability and ability to manage my mortgage effectively.

Given my impeccable payment history, I kindly request that you consider my eligibility for an exemption from the mortgage counseling requirement. I appreciate your understanding and consideration of my situation.

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

Sincerely,

[Your Name]

[Signature (if sending a hard copy)]