

Request for Exemption from Mortgage Counseling

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Recipient's Name]

[Lender's Name]

[Lender's Address]

[City, State, ZIP Code]

Dear [Recipient's Name],

I am writing to formally request an exemption from the mandatory mortgage counseling requirement associated with my mortgage application (Loan ID: [Insert Loan ID]). I believe that my existing financial literacy resources, combined with my extensive knowledge of personal finance, qualify me for this exemption.

Over the years, I have engaged in various financial education programs and have utilized resources such as [mention specific courses, workshops, or materials you have completed or are currently using]. These resources have equipped me with a thorough understanding of mortgage terms, budgeting, and long-term financial planning.

Given my background in financial literacy, I feel confident in my ability to make informed decisions regarding my mortgage. Therefore, I kindly request that you waive the counseling requirement in light of my knowledge and preparedness.

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

Sincerely,

[Your Name]