

# Letter of Submission for Waiver of Mortgage Counseling

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

Mortgage Lender's Name  
Lender's Company Name  
Company Address  
City, State, Zip Code

Dear [Lender's Name],

I am writing to formally request a waiver for the mortgage counseling requirement for my loan application (Loan ID: [Loan ID]). I believe that my current financial situation warrants this request, and I have attached comprehensive financial documentation to support my case.

Enclosed, you will find the following documents:

- Proof of Income (recent pay stubs, tax returns)
- Bank Statements (last three months)
- List of Monthly Expenses
- Credit Report
- Document of Current Debts

Given my current financial standing, I trust this information will suffice in demonstrating my capability to manage my mortgage obligations without the necessity for counseling.

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

Sincerely,  
Your Name