

Request for Mortgage Default Insurance Exemption

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally appeal for an exemption from the mortgage default insurance requirement on my loan application for the property located at [Property Address]. I believe my situation merits consideration for waiving this requirement based on the following reasons:

- [Reason 1 - e.g., strong credit history]
- [Reason 2 - e.g., substantial down payment]
- [Reason 3 - e.g., low debt-to-income ratio]

Attached to this letter are supporting documents that substantiate my request, including [list of attachments, e.g., credit report, income statement, etc.].

I appreciate your attention to this matter and hope for a favorable response. Please feel free to contact me at your convenience.

Thank you for considering my appeal.

Sincerely,

[Your Name]