

Letter to Request Mortgage Refinancing

[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 hope this letter finds you well. I am writing to formally request the refinancing of my existing mortgage ([Loan Number]) for my property located at [Property Address]. My primary objective is to eliminate the private mortgage insurance (PMI) currently associated with my mortgage.

Over the past [insert duration of time], the market value of my property has increased, and I believe that sufficient equity has built up to justify the removal of PMI. According to my research, the current market value of my home is approximately [insert current market value].

I would appreciate it if you could provide me with information about the refinancing options available that would allow me to eliminate the PMI and potentially obtain a lower interest rate. I am ready to provide any necessary documentation to expedite this process.

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

Sincerely,

[Your Name]