

[Your Name]
[Your Address]
[Your Phone Number]
[Your Email Address]

[Date]

[Lender Name]
[Lender Payoff Department Address]
[City, State, Zip Code]

RE: Formal Request for Mortgage Payoff Statement

Account Number: [Your Loan Number]
Property Address: [Collateral Property Address]

Dear Customer Service Department,

I am writing to formally request a payoff statement for the above-referenced mortgage account. Please provide a statement detailing the total amount required to pay off the loan in full, including all principal, interest, and any applicable fees.

In accordance with 12 CFR § 1026.36(c)(3) of Regulation Z, which implements the Truth in Lending Act (TILA), mortgage servicers are generally required to provide a clear and accurate payoff statement within seven (7) business days of receiving a written request. I expect this statement to be delivered within that legal timeframe.

Please ensure the payoff statement includes the following information:

- The exact payoff amount valid through [Date].
- A daily per diem interest rate.
- Detailed wiring instructions or a mailing address for the final payment.
- Any release of lien fees or recording fees.

Please deliver the statement via [Email/Fax/Mail] at the following [Email Address/Fax Number/Mailing Address].

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]