

[Company Name]  
[Department]  
[Address]  
[City, State, Zip Code]  
[Phone Number]

[Date]

[Borrower Name]  
[Mailing Address]  
[City, State, Zip Code]

**RE: Zero Balance Confirmation / Mortgage Satisfaction**

Loan Number: [Loan Number]  
Property Address: [Property Address]

Dear [Borrower Name],

Thank you for your inquiry regarding the status of your mortgage loan. We are writing to formally confirm that the above-referenced loan has been paid in full.

Our records indicate that the final payment was received on [Date of Final Payment], resulting in a zero balance. As of this date, you no longer have any financial obligation to [Company Name] regarding this account.

Regarding the release of the mortgage lien:

- The Satisfaction of Mortgage (or Release of Lien) was sent to the [County Name] Recorder's Office on [Date Sent].
- The recorded document should be mailed to you directly by the county office once processing is complete.
- Any remaining funds in your escrow account, totaling \$[Amount], were issued to you via check on [Date].

Please retain this letter for your permanent records as proof of payoff. You should also notify your homeowners insurance agent and the local property tax office that the mortgage has been satisfied.

If you have any further questions, please contact our Customer Service Department at [Phone Number] between the hours of [Hours of Operation].

Sincerely,

[Name/Signature]

[Title]

[Company Name]