

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Phone Number]  
[Email Address]

[Date]

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

**RE: Home Equity Line of Credit (HELOC) Payoff Discrepancy Resolution**

**Account Number:** [Your Account Number]  
**Property Address:** [Address of the Collateral Property]

To Whom It May Concern,

I am writing to formally dispute a discrepancy regarding the payoff amount of my Home Equity Line of Credit (HELOC) referenced above.

On [Date], I received a payoff statement indicating a total balance of \$[Amount]. According to my records and the final payment made on [Date of Payment] in the amount of \$[Amount Paid], the account should be fully satisfied and closed.

However, I have noticed the following discrepancy: [Briefly describe the error, e.g., unapplied payment, incorrect interest calculation, or undisclosed fees].

I have enclosed the following documents to support my claim:

- Copy of the Payoff Statement dated [Date]
- Proof of payment (e.g., canceled check, wire confirmation, or bank statement)
- [Any other relevant correspondence or account statements]

Please review this information and provide a corrected final statement or a confirmation that the account has been paid in full. Furthermore, I request that you submit the necessary "Satisfaction of Mortgage" or "Lien Release" documents to the appropriate county recorder's office to clear the title on the property.

I look forward to receiving a written response and a resolution to this matter within [Number] business days. Thank you for your prompt attention to this request.

Sincerely,

[Your Signature]

[Your Printed Name]