

[Date]

[Borrower Name(s)]

[Property Address]

[City, State, Zip Code]

**RE: Confirmation of Zero Balance and Account Status**

Account Number: [HELOC Account Number]

Dear [Borrower Name(s)],

This letter serves as formal confirmation that as of [Date], the Home Equity Line of Credit (HELOC) referenced above carries a **\$0.00 (Zero Dollars)** principal balance.

Please check the box below regarding the current status of this account:

**Account Closed:** The line of credit has been formally closed. We have initiated the process to release the lien on the property located at [Property Address]. You should receive the recorded satisfaction/release documents within [Number] business days.

**Account Open / Zero Balance:** The line of credit remains open and available for future draws until the end of the draw period on [Draw Expiration Date]. No monthly payments are currently due while the balance remains at zero.

If you have any questions regarding this statement or your account history, please contact our Customer Service Department at [Phone Number] or visit your local branch.

Sincerely,

[Bank Representative Name]

[Title]

[Financial Institution Name]