

Date: [Current Date]

To: [Junior Lienholder Name/Bank Name]

Payoff Department

Address: [Lienholder Mailing Address]

Fax/Email: [Lienholder Contact Info]

RE: Payoff Demand Request and Authorization to Close Account

Borrower Name(s): [Full Legal Name of Borrower]

Property Address: [Full Property Address]

Loan/Account Number: [Junior Lien Account Number]

To Whom It May Concern,

I/We are the borrowers of the above-referenced junior lien (second mortgage/HELOC) secured by the property listed above. I/We hereby authorize you to provide a formal Payoff Demand Statement to the following party:

Requesting Party: [Name of Title Company/Escrow Agent/Lender]

Contact Name: [Contact Person]

Email: [Email Address]

Phone/Fax: [Phone or Fax Number]

Please ensure the payoff statement includes all principal, interest, and any applicable fees through [Proposed Closing Date].

Authorization to Close Account:

Upon receipt of the full payoff amount, I/we hereby instruct you to permanently close this account and terminate any future borrowing privileges or credit lines associated with this lien. Please release the lien and provide a Satisfaction of Mortgage/Deed of Reconveyance to the appropriate county recorder's office.

Thank you for your prompt attention to this matter.

Sincerely,

[Borrower Signature]

[Printed Name]

[Last 4 digits of SSN]

[Co-Borrower Signature, if applicable]

[Printed Name]

[Last 4 digits of SSN]