

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

[Date]

[Lender Name]  
[Lender Department, e.g., Mortgage Servicing]  
[Lender Address]

**RE: Full and Final Discharge of Mortgage**

**Account Number:** [Your Mortgage Account Number]

**Property Address:** [Full Address of the Property]

To Whom It May Concern,

I am writing to formally request a full and final discharge of the mortgage held by [Lender Name] against the property located at the address mentioned above.

As of [Date of Final Payment], the outstanding balance on this account has been paid in full. I am requesting that you perform the following actions:

- Issue a formal "Satisfaction of Mortgage" or "Discharge of Charge" document.
- File the necessary release documents with the appropriate Land Registry or County Recorder's Office to remove the lien from the property title.
- Provide written confirmation to me once the discharge has been officially recorded.
- Refund any remaining funds held in my escrow or impound account, if applicable.

Please find enclosed [mention any attached documents, such as a final payoff statement or proof of payment] for your records.

Please send the final discharge documentation and any confirmation to my mailing address listed above. If there are any administrative fees required to process this discharge that have not already been settled, please notify me immediately.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]