

[Date]

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

RE: Mortgage Satisfaction and Zero Balance Confirmation

Loan Number: [Insert Loan Number]

Dear [Borrower Name],

This letter serves as formal notification and confirmation that the mortgage loan referenced above has been paid in full. As of [Date of Final Payment], the account reflects a zero balance (\$0.00).

All financial obligations associated with this loan have been met. [Lender Name] has initiated the process to release the lien on the property located at [Property Address]. The formal satisfaction of mortgage document will be recorded with the [County Name] Clerk/Recorder's office.

Please retain this letter for your records. If you have any questions regarding your account or the release of the lien, please contact our customer service department at [Phone Number].

Congratulations on paying off your mortgage.

Sincerely,

[Name of Representative]
[Title]
[Lender Name]