

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

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

**RE: Notice Regarding Recording of Mortgage Satisfaction**

Loan Number: [Loan Number]  
Property Address: [Property Address]

Dear [Borrower Name],

Congratulations on paying off your mortgage loan. We are writing to provide you with an update regarding the formal recording of your Mortgage Satisfaction (also known as a Release of Mortgage or Reconveyance).

Please be assured that your loan has been paid in full and your account is closed. However, there is a temporary delay in recording the satisfaction document with the [County/City] Recorder's Office. This delay is due to [administrative processing times / high volume at the recording office / a clerical backlog] and is not a reflection of your account status.

We are actively working to finalize this filing. Once the county has officially recorded the document, you will receive a confirmation notice for your records. This process typically takes an additional [Number] business days.

This delay does not affect your ownership of the property or the fact that the debt has been satisfied. If you are currently in the process of a sale or refinance and require immediate proof of payoff, please contact us, and we can provide a formal Payoff Comfort Letter to your title company or new lender.

We apologize for any inconvenience this may cause. If you have questions, please call our customer service department at [Phone Number] or email [Email Address].

Sincerely,

[Name/Department]  
[Lender Name]