

[Your Name/Company Name]

[Your Address]

[City, State, Zip Code]

[Phone Number]

[Email Address]

[Date]

[Lender Name]

[Lender Address]

[City, State, Zip Code]

RE: NOTICE OF DELAYED MORTGAGE SATISFACTION RECORDING

Loan Number: [Insert Loan Number]

Property Address: [Insert Full Property Address]

Payoff Date: [Insert Date of Final Payment]

To the Loan Servicing Department,

This letter serves as a formal notice regarding the failure to record a Satisfaction of Mortgage (or Release of Lien) for the above-referenced property. Our records indicate that the mortgage loan was paid in full on [Insert Date].

Pursuant to [Insert State Statute Number, e.g., Florida Statute 701.04 or New York RPAPL 1921], a lender is required to execute and record a satisfaction of mortgage in the public records within [Insert Number of Days, e.g., 30, 60, or 90] days of receiving the final payoff. As of the date of this letter, [Insert Number] days have passed since the payoff, and no satisfaction has been recorded with the [Insert County Name] County Recorder's Office.

The failure to record this release timely constitutes a violation of state regulatory requirements and may subject your institution to statutory penalties, liquidated damages, and attorney fees.

Please provide written confirmation within [Insert Number] business days that the satisfaction has been filed for recording. If the document has already been recorded, please provide the Book, Page, or Instrument Number for our records.

Failure to rectify this matter immediately will result in further action, including the filing of a formal complaint with the Consumer Financial Protection Bureau (CFPB) and relevant state banking regulators.

Sincerely,

[Your Signature]

[Your Printed Name]