

head>

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

[Date]

[Lender Name]
[Lender Payoff Department Address]
[City, State, Zip Code]

RE: Mortgage Satisfaction and Escrow Account Refund

Loan Number: [Your Loan Number]

Property Address: [Address of the Property]

To Whom It May Concern,

This letter is to formally confirm that the mortgage loan referenced above was paid in full on [Date of Final Payment].

Please provide a formal "Satisfaction of Mortgage" or "Release of Lien" document. I request that you file this release with the appropriate county recorder's office and send a copy to my mailing address for my records.

Additionally, please close my escrow account and issue a refund check for any remaining balance, including any overpayments or unused tax and insurance reserves. According to federal regulations, I expect this refund within 30 days of the payoff date.

Please mail the refund check and all final documentation to:

[Your Name]
[Mailing Address]
[City, State, Zip Code]

If there are any further steps required on my part, please notify me immediately.

Sincerely,

[Your Signature]

[Your Printed Name]