

[Your Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

[Mortgage Servicer Name]
[Payoff Department Address]
[City, State, Zip Code]

RE: Mortgage Satisfaction and Escrow Overage Refund

Loan Number: [Your Loan Number]
Property Address: [Full Property Address]

To Whom It May Concern,

This letter serves as a formal request regarding the recent full payoff of the mortgage loan referenced above, which occurred on [Date of Payoff].

1. Lien Release / Satisfaction of Mortgage:

Please confirm that a formal Release of Lien or Satisfaction of Mortgage document has been executed. I request that this document be filed with the appropriate County Recorder's Office immediately. Please provide me with a copy of the recorded release or a confirmation of filing for my records.

2. Escrow Overage Refund:

As the loan has been paid in full, please issue a check for the remaining balance in my escrow account, including any accrued interest and unearned private mortgage insurance (PMI) premiums, if applicable. Please mail the refund check to my new mailing address provided below:

[New Mailing Address, if different]
[City, State, Zip Code]

Please ensure that these actions are completed within the timeframe required by state law. If there are any missing documents or if further information is required, please contact me immediately.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]