

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

[Date]

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

RE: Notice of Full Payoff and Request for Satisfaction Piece and Escrow Refund

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

To Whom It May Concern,

I am writing to formally confirm that the mortgage loan referenced above was paid in full on [Date of Final Payment].

As the balance has been satisfied, please perform the following actions:

1. **Certificate of Satisfaction:** Please execute and file a formal Satisfaction of Mortgage (or Release of Lien) with the appropriate County Recorder's Office. Provide me with a recorded copy for my records once complete.
2. **Escrow Balance Refund:** Please issue a check for the remaining balance in my escrow account. According to federal regulations, this refund should be issued within 20 business days of the payoff.
3. **Original Documents:** Please return my original Promissory Note marked "Paid in Full."

Please mail the refund check and all legal documentation to my current address listed above.

If you require any further information or if there are additional steps I need to take, please contact me immediately.

Sincerely,

[Your Signature]

[Your Printed Name]