

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

[Date]

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

RE: Satisfaction of Mortgage and Request for Escrow Overage Refund

Account Number: [Your Mortgage Account Number]

Property Address: [Full Address of the Property]

To Whom It May Concern,

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

In accordance with state and federal regulations, please provide the following:

1. **Satisfaction of Mortgage:** Please confirm that the Release of Mortgage or Satisfaction of Mortgage document has been executed and filed with the [County Name] County Recorder's Office. If it has already been recorded, please provide a copy of the recorded document for my records.

2. **Escrow Overage Refund:** My records indicate a remaining balance in my escrow account. Please issue a check for the full amount of the remaining escrow overage, along with any unearned interest or prepaid premiums, to the mailing address listed above.

I look forward to receiving the refund check and the confirmation of the lien release within the legally required timeframe.

If you require any further information, please contact me at [Your Phone Number].

Sincerely,

[Your Signature]

[Your Printed Name]