

[Date]

[Estate Representative Name]

[Representative Address]

[City, State, Zip Code]

RE: Final Mortgage Clearance and Release of Lien

Mortgagor: [Deceased Borrower Name]

Property Address: [Full Property Address]

Loan Number: [Account Number]

To the Estate of [Deceased Borrower Name],

This letter serves as official notification that the mortgage loan associated with the above-referenced property has been paid in full and the account is now closed.

We have processed the final payment received on [Date of Final Payment]. As a result, [Lender Name] no longer holds a financial interest in the property. We are in the process of filing the necessary Satisfaction of Mortgage (or Release of Lien) documents with the [County Name] Recorder of Deeds. You should receive the recorded original document within [Number] business days.

Important Information:

- **Escrow Funds:** Any remaining funds in the escrow account, totaling \$[Amount], will be issued via check to "The Estate of [Deceased Borrower Name]" and mailed within [Number] days.
- **Insurance:** Please notify the homeowners insurance provider that the mortgage has been satisfied to update the loss payee information.
- **Property Taxes:** Future property tax bills will now be sent directly to the property address or the representative of the estate.

If you have any questions regarding this final clearance, please contact our Payoff Department at [Phone Number] or via email at [Email Address].

Please accept our condolences for your loss.

Sincerely,

[Sender Name/Department]

[Lender Name]

[Lender Address]