

[Lender Name]  
[Lender Address]  
[City, State, Zip Code]  
[Date]

[Borrower Name]  
[Property Address]  
[City, State, Zip Code]

**RE: Mortgage Satisfaction and Release of Lien**

Loan Number: [Insert Loan Number]

Property Address: [Insert Property Address]

Dear [Borrower Name],

This letter serves as formal notification that the mortgage loan referenced above has been paid in full as of [Date of Final Payment] through a refinance transaction.

We hereby certify that the debt secured by the Mortgage/Deed of Trust dated [Original Mortgage Date], and recorded in the land records of [County Name] County, [State], in Book [Number], Page [Number] (or Instrument Number [Number]), has been fully satisfied and discharged.

The appropriate "Satisfaction of Mortgage" or "Release of Lien" document has been (or will be) sent to the County Recorder's Office for official filing to remove the lien from the property title. Please allow [Number] days for the county to process this recording.

Any remaining funds in your escrow account, totaling \$[Amount], will be issued to you via check within [Number] business days to your last known mailing address.

Thank you for the opportunity to have serviced your mortgage needs.

Sincerely,

[Authorized Signature]  
[Printed Name and Title]  
[Lender Name]