

[Date]

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

Re: Confirmation of FHA Loan Satisfaction and Mortgage Insurance Premium (MIP) Refund

Dear [Borrower Name],

This letter serves as official confirmation that your FHA mortgage loan, account number [Loan Number], has been paid in full and is now satisfied as of [Date of Final Payment].

In accordance with U.S. Department of Housing and Urban Development (HUD) guidelines, we have reviewed your account for any eligible Mortgage Insurance Premium (MIP) refunds. Based on our records:

- **Refund Eligibility:** [Eligible / Not Eligible]
- **Estimated Refund Amount:** \$[Amount]
- **Processing Timeline:** [Number of Days]

If you are eligible for a refund, the payment will be sent via [Check/Direct Deposit] to the address or account on file. If your mailing address has changed, please contact our servicing department immediately at [Phone Number].

Please retain this letter for your permanent records. We will file a satisfaction of mortgage with the [County Name] Recorder's Office to release the lien on your property. You should receive the original recorded release within [Timeline].

Thank you for the opportunity to service your mortgage.

Sincerely,

[Authorized Signature]
[Name of Lending Institution]
[Department Name]
[Contact Email/Phone]