

Date: [Insert Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

RE: Payoff Confirmation for Mortgage on [Property Address]

Dear [Borrower Name],

Congratulations! This letter serves as formal notification that your mortgage loan for the property located at [Property Address] has been paid in full as of [Date of Final Payment].

We have received the final payment of \$[Amount], bringing your remaining balance to \$0.00. You have officially fulfilled all financial obligations under the Promissory Note and Deed of Trust/Mortgage agreement dated [Original Loan Date].

Regarding the next steps:

- **Release of Lien:** I will execute a [Satisfaction of Mortgage / Release of Lien] document and have it recorded with the [County Name] Recorder's Office to clear the title.
- **Original Documents:** Once recording is complete, I will mail you the original Promissory Note marked "PAID IN FULL."
- **Insurance and Taxes:** Please ensure you notify your homeowners insurance company and the local tax assessor that the mortgage has been satisfied so that all future bills and notices are sent directly to you.

It has been a pleasure working with you throughout this financing arrangement. We wish you the very best with your free-and-clear property.

Sincerely,

[Seller Signature]

[Seller Name]

[Seller Phone Number]