

[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 official notification that the mortgage loan referenced above has been paid in full. As of [Date of Final Payment], the account reflects a zero balance.

We have initiated the process to release the lien held against the property. The "Satisfaction of Mortgage" (or "Release of Mortgage") document has been sent to the [Name of County] County Recorder's Office for official filing. Once recorded, the property will be free and clear of this specific encumbrance.

Please retain this letter for your permanent records. You may also receive the original recorded document directly from the county office within [Number] business days, depending on local processing times.

Congratulations on paying off your mortgage. If you have any further questions, please contact our Customer Service Department at [Phone Number].

Sincerely,

[Authorized Signature]

[Printed Name]

[Title]

[Lending Institution Name]