

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Phone Number]  
[Email Address]

[Date]

[Lender Name]  
[Loan Servicing Department]  
[Lender Address]  
[City, State, Zip Code]

**RE: Mortgage Release Request / Assumption of Liability**

**Account Number:** [Your Mortgage Account Number]

**Property Address:** [Full Property Address]

To Whom It May Concern,

I am writing to formally request a release of liability regarding the above-referenced mortgage account. Pursuant to a divorce decree finalized on [Date] in the [Name of Court], I have been awarded the property located at the address above.

Under the terms of the settlement, my former spouse, [Former Spouse's Name], is to be removed from the mortgage obligation, and I will be assuming full responsibility for all future payments and liabilities associated with this loan.

Enclosed with this letter, please find:

- A certified copy of the Divorce Decree and Settlement Agreement.
- A copy of the recorded Quitclaim Deed (if already filed).
- [List any other required financial documents].

Please provide me with the necessary application forms or instructions to complete the "Release of Liability" or "Loan Assumption" process. I would also like to confirm if there are any specific fees associated with this request.

Thank you for your prompt attention to this matter. I look forward to receiving the documentation required to finalize this transition.

Sincerely,

[Your Signature]

[Your Printed Name]