

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

[Date]

[Lender Name]  
[Payoff Department Address]  
[City, State, Zip Code]

RE: Mortgage Payoff and Release of Lien  
Loan Account Number: [Your Loan Number]  
Property Address: [Full Property Address]

To Whom It May Concern,

Please find enclosed a [check/money order/wire confirmation] in the amount of \$[Total Payoff Amount] as full and final payment for the mortgage loan referenced above.

This payment is intended to satisfy the entire outstanding balance, including principal, interest, and any applicable fees, as per the payoff statement dated [Date of Statement].

Upon processing this payment, I request that you:

- Issue a formal release of mortgage/lien and file it with the appropriate county recorder's office.
- Provide me with a copy of the recorded satisfaction of mortgage document.
- Refund any remaining balance in my escrow account within the legally required timeframe.
- Send a final statement showing a zero balance on the account.

Please mail all confirmation documents and any escrow refund to the following address:

[Mailing Address for Documents]  
[City, State, Zip Code]

If you require further information, please contact me at [Your Phone Number].

Sincerely,

[Your Signature]

[Your Printed Name]