

[Current Date]

[Lender Name]

[Lender Address]

[City, State, Zip Code]

RE: Notice of Zero Balance and Request for Reconveyance

Loan Number: [Your Loan Number]

Property Address: [Full Legal Address of Property]

Borrower(s): [Full Name of All Borrowers]

To Whom It May Concern,

This letter serves as formal notification and confirmation that the above-referenced loan has been paid in full as of [Date of Final Payment]. Our records indicate a current balance of zero (\$0.00).

Pursuant to state law and the terms of the original Deed of Trust/Mortgage, please initiate the process to execute and record a full Reconveyance or Satisfaction of Mortgage.

Please forward the original Promissory Note marked "Paid in Full," the canceled Deed of Trust, and the recorded Reconveyance document (or a copy thereof) to the following address:

[Mailing Address for Documents]

[City, State, Zip Code]

If there are any remaining administrative fees required to complete this filing, or if you require further information, please contact me immediately at [Phone Number] or [Email Address].

Sincerely,

[Your Signature]

[Your Printed Name]