

[Date]

[Borrower Name]

[Property Address]

[City, State, Zip Code]

RE: Notice of Satisfaction and Release of Mortgage

FHA Case Number: [FHA Case Number]

Loan Number: [Loan Number]

Property Address: [Property Address]

Dear [Borrower Name],

This letter serves as formal notification that the mortgage loan associated with the above-referenced FHA Case Number has been paid in full and is now satisfied. We congratulate you on reaching this milestone.

Please be advised of the following:

- **Satisfaction of Mortgage:** A formal "Satisfaction of Mortgage" or "Release of Lien" document has been (or will be) executed by the lender.
- **Recording:** This document will be sent to the [Name of County] County Recorder's Office for official recording. This process typically takes [Number] weeks depending on local government processing times.
- **Escrow Funds:** Any remaining funds in your escrow account will be refunded to you within [Number] business days. A separate check will be mailed to your address on file.

No further payments are required for this account. We recommend that you retain this letter and all subsequent recorded documents with your permanent property records.

If you have any questions, please contact our Customer Service Department at [Phone Number].

Sincerely,

[Lender Name]

[Lender Representative Name/Title]

[Lender Address]