

Date: [Insert Date]

Via: [Certified Mail / Overnight Courier]

To: [Lienholder Name]

Address: [Lienholder Address]

City, State, Zip: [City, State, Zip]

RE: DEMAND FOR IMMEDIATE SATISFACTION AND RELEASE OF LIEN

Account Number: [Insert Account Number]

Property Address: [Insert Full Property Address]

Recorded Lien Info: [Book/Page or Instrument Number]

Dear [Contact Person or Department],

This letter serves as a formal demand for the immediate satisfaction and removal of the junior lien held by [Lienholder Name] against the property located at the address referenced above.

The underlying obligation associated with this lien has been fully satisfied or is otherwise no longer enforceable due to the following reason: [Choose one: Full payment made on (Date) / Discharge in Bankruptcy / Statute of limitations expiration / Other legal basis].

Despite the resolution of this debt, your lien remains of record, clouding the title to the property and preventing the undersigned from [selling the property / refinancing the mortgage / clearing title].

Under [State Name] law, a lienholder is required to record a formal release or satisfaction of lien within [Number] days of the obligation being extinguished. Failure to do so may result in statutory penalties, actual damages, and the recovery of attorney fees.

Demand is hereby made that you:

- Execute a recordable Satisfaction of Lien / Release of Mortgage.
- File said document with the [County Recorder/Registrar of Deeds] office immediately.
- Provide written confirmation and a copy of the recorded release to the undersigned within [Number, e.g., 10] business days.

If the lien is not released by [Deadline Date], I will be forced to pursue all available legal remedies, including a quiet title action and a claim for damages caused by the cloud on title.

Please govern yourself accordingly.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Phone Number]
[Your Email Address]