

[Your Name]  
[Your Address]  
[Your Phone Number]  
[Your Email]

[Date]

[Lender Name]  
[Lender Department]  
[Lender Address]

**RE: Final Mortgage Debt Resolution and Satisfaction of Loan**

**Account Number:** [Your Loan Number]

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

To Whom It May Concern,

This letter serves as formal notification regarding the final resolution of the mortgage debt associated with the above-referenced account.

Pursuant to the [Settlement Agreement / Payoff Statement] dated [Date], I have submitted the final payment in the amount of \$[Amount] via [Method of Payment, e.g., Wire Transfer / Cashier's Check] on [Date].

This payment constitutes the full and final satisfaction of all outstanding principal, interest, fees, and costs associated with this loan. As a result, I request the following actions be completed within the legally required timeframe:

- The mortgage/deed of trust be formally released and the lien discharged from the property title.
- A "Satisfaction of Mortgage" or "Release of Lien" document be recorded in the county records office.
- A copy of the recorded Release of Lien be mailed to me at the address listed above.
- The account status be reported to all major credit bureaus as "Paid in Full" or "Settled in Full."
- Any remaining funds in the escrow account be refunded to me.

Please confirm in writing once the lien release has been filed and the account has been officially closed in your system.

Thank you for your prompt attention to this final matter.

Sincerely,

[Your Signature]

[Your Printed Name]