

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

[Date]

[Lender/Servicer Name]
[Department Name, e.g., Loss Mitigation or Legal Department]
[Address]
[City, State, Zip Code]

RE: Inquiry Regarding Title Status and Release of Lien

Property Address: [Property Address]

Loan Number: [Your Loan Number]

To Whom It May Concern,

I am writing to formally inquire about the status of the above-referenced property and the associated mortgage lien. This property is currently a "zombie foreclosure," as I vacated the premises on [Date You Moved Out] following the commencement of foreclosure proceedings initiated by your institution on [Date Foreclosure Noticed].

According to public records, the foreclosure process has not been completed, and the title remains in my name. However, as the lender in possession of the lien, you have neither finished the sale nor released the mortgage. This has left the property in legal limbo, preventing me from maintaining, selling, or otherwise resolving my obligations regarding the property.

Please provide the following information within thirty (30) days:

- The current status of the foreclosure proceedings.
- Your intentions regarding the finalization of the foreclosure sale.
- A formal payoff statement or a proposal for a "charge-off" and release of the lien if you do not intend to complete the foreclosure.
- Confirmation of whether the loan has been sold or transferred to a different servicer.

I am eager to resolve this title issue to ensure the property does not become a neighborhood blight and to settle my legal responsibility for the premises. I look forward to your prompt response regarding a resolution to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]