

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

[Date]

[Recipient Name/Title Officer/Lienholder]  
[Company Name]  
[Address]  
[City, State, Zip Code]

**RE: Notice of Discovery and Request for Clarification of Encumbrance/Cloud on Title**

Property Address: [Full Property Address]  
Parcel Number/APN: [Assessor's Parcel Number]  
Recorded Document Reference: [Recording Number/Book and Page]

To Whom It May Concern,

I am writing to formally notify you regarding a potential encumbrance or cloud on the title of the above-referenced property. A recent title search has identified a [lien/judgment/easement/claim] filed by [Name of Entity] on [Date].

I am requesting a full disclosure and production of documents regarding this matter, including but not limited to:

- A certified copy of the original instrument creating the encumbrance.
- Current payoff statements or a detailed accounting of the alleged debt.
- Evidence of the authority to record said instrument against this specific property.
- Documentation of any assignments or transfers of the interest.

If this cloud on title is the result of an error, or if the underlying obligation has been satisfied, I request that you execute and record a formal release or quitclaim deed within [Number] days of receipt of this letter.

Please provide a written response and the requested documentation to the address listed above. Failure to address this cloud on title may result in further legal action to quiet title and seek damages for slander of title.

Sincerely,

[Your Signature]

[Your Printed Name]