

[Lender Name]
[Lender Address]
[City, State, Zip Code]
[Phone Number]

[Date]

[Borrower Name]
[Property Address]
[City, State, Zip Code]

Subject: Mortgage Payoff Confirmation

Dear [Borrower Name],

This letter serves as formal confirmation that your mortgage loan with [Lender Name] has been paid in full. The details regarding the account closure are provided below:

- **Loan Account Number:** [Account Number]
- **Payoff Date:** [Date Payment Received]
- **Property Address:** [Full Property Address]
- **Final Payment Amount:** \$[Amount]

As of [Payoff Date], your obligation under the terms of the original promissory note has been satisfied. There is currently a zero (\$0.00) balance remaining on this account.

Regarding your property title, [Lender Name] has initiated the process to release the lien on the property. The "Satisfaction of Mortgage" or "Release of Lien" document will be filed with the [County Name] Recorder's Office. You should receive a recorded copy of this document within [Number] business days, depending on local government processing times.

If there were any remaining funds in your escrow account, a check for the surplus amount will be mailed to your address on file within [Number] days.

Thank you for the opportunity to have served your mortgage needs. If you have any questions regarding this confirmation, please contact our customer service department at [Phone Number].

Sincerely,

[Authorized Representative Name]
[Title]
[Lender Name]