

[Lending Institution Name]
[Lending Institution Address]
[City, State, Zip Code]

[Date]

RE: Mortgage Satisfaction / Zero Balance Notice

Property Address: [Complete Property Address]
Loan Account Number: [Your Loan Number]

To Whom It May Concern,

This letter serves as formal notification that the mortgage loan referenced above has been paid in full. Our records indicate a current balance of \$0.00 as of [Date of Final Payment].

Please confirm that the following actions have been initiated:

- The mortgage/deed of trust has been marked as "Paid in Full."
- The official Release of Lien or Satisfaction of Mortgage document has been filed with the appropriate County Recorder's Office.
- Any remaining funds in the escrow account (if applicable) have been refunded.
- Any overpayments or interest adjustments have been processed.

Please send the official "Satisfaction of Mortgage" document and a final account statement to the address listed below for my permanent records:

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

Sincerely,

[Your Signature]

[Your Printed Name]