

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

[Date]

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

Subject: Mortgage Payoff Confirmation - Account Number: [Loan Account Number]

Dear [Borrower Name],

We are writing to formally confirm that the mortgage loan associated with the property located at [Property Address] has been paid in full as of [Date of Final Payment].

This letter serves as official notice that your financial obligation to [Bank Name] regarding this specific account has been satisfied. We have initiated the process to release the lien held on your property. You can expect to receive the recorded satisfaction of mortgage or lien release document from the [County Name] Recorder's Office within [Number of Days] days, depending on local processing times.

Account Summary:

- Loan Number: [Account Number]
- Payoff Date: [Date]
- Ending Balance: \$0.00

If you have an escrow account associated with this loan, any remaining surplus funds will be issued to you via check within [Number of Days] business days and mailed to the address we have on file.

Please ensure that you notify your homeowners insurance provider and local taxing authorities regarding this payoff to update their records for future billing.

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

Sincerely,

[Authorized Signature]
[Name of Officer]
[Title]
[Bank Name]