

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

[Date]

[Contact Name]  
[Lienholder Company Name]  
[Address]  
[City, State, Zip Code]

**RE: Offer for Full and Final Satisfaction of Lien**

Property Address: [Subject Property Address]  
Loan/Account Number: [Your Account Number]  
Current Balance: [Total Amount Owed]

Dear [Contact Name],

I am writing to discuss the outstanding junior lien held by [Lienholder Company Name] on the property located at [Subject Property Address].

At present, the property is facing financial challenges. The current market value of the property is approximately \$[Estimated Market Value], while the senior debt held by [Senior Lender Name] is \$[Senior Loan Balance]. Given these figures, your junior position is currently [partially/fully] unsecured by the remaining equity in the asset.

In an effort to resolve this matter without the need for [foreclosure/short sale/bankruptcy], I am proposing a one-time, lump-sum payment of \$[Offer Amount] in exchange for a full release of the lien and a "satisfied in full" status on the account.

This offer is contingent upon the following:

- Written acceptance of this payoff amount as full and final satisfaction of the debt.
- Execution and delivery of a recordable Lien Release/Discharge document within [Number] days of receipt of funds.
- Agreement that no deficiency judgment will be pursued against [Borrower Name].

This offer is valid until [Expiration Date]. Please review the enclosed [Appraisal/Broker Price Opinion/Financial Statement] which supports the necessity of this discount.

I look forward to your prompt response. Please contact me at [Phone Number] or [Email] to discuss this proposal further.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Title, if applicable]