**DEED OF SATISFACTION**

This **Deed of Satisfaction** is made and executed this \_\_\_ day of \_\_\_\_\_\_\_***, 20***, by:

**Lender**:  
**[Lender’s Full Legal Name]**  
Address: **[Lender’s Address]**

**Borrower**:  
**[Borrower’s Full Legal Name]**  
Address: **[Borrower’s Address]**

**RECITALS**

WHEREAS, **[Borrower’s Full Legal Name]** (the "Borrower") executed a **[Mortgage/Deed of Trust]** to **[Lender’s Full Legal Name]** (the "Lender") dated **[Date of Original Loan]**, securing the payment of a loan in the principal amount of **$\_\_\_\_\_\_\_\_\_** (the "Loan"), and which was recorded in the **Santa Cruz County Clerk’s Office** as **[Document Number]** on **[Date Recorded]**, affecting the real property located at **[Property Address]**, more particularly described in the attached Exhibit "A" (the "Property");

WHEREAS, the Borrower has fully paid and satisfied the Loan, and all obligations secured by the Security Instrument have been fully discharged;

NOW, THEREFORE, for good and valuable consideration, the sufficiency of which is hereby acknowledged, the Lender hereby affirms and declares as follows:

1. **Satisfaction of Debt**: The Lender acknowledges that the Borrower has fully paid and discharged the Loan, and the debt secured by the Security Instrument has been fully satisfied.
2. **Release of Lien**: The Lender hereby releases and discharges the lien held under the Security Instrument and acknowledges that such lien is now fully extinguished and no longer in effect.
3. **Authority to Record**: The Lender hereby authorizes the Borrower or the Borrower’s agent to file or record this Deed of Satisfaction in the **Santa Cruz County Clerk’s Office**, or any other applicable office, to reflect that the lien has been satisfied and discharged.
4. **Binding Effect**: This Deed of Satisfaction is binding upon the Lender and its successors and assigns, and inures to the benefit of the Borrower and the Borrower’s successors and assigns.
5. **Governing Law**: This Deed of Satisfaction shall be governed by and construed in accordance with the laws of the State of California.

**IN WITNESS WHEREOF**, the undersigned has executed this Deed of Satisfaction as of the date first above written.

**Lender’s Signature**:

Signature of Lender  
Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
Title: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Borrower’s Signature** (optional):

Signature of Borrower (optional)  
Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Witnesses** (if required by California law):

Signature of Witness  
Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signature of Witness  
Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**NOTARY ACKNOWLEDGMENT (Required for Recording in Santa Cruz County)**

State of **California**  
County of **Santa Cruz**

On this \_\_\_ day of \_\_\_\_\_\_\_***, 20***, before me, the undersigned, a Notary Public in and for the State of California, personally appeared **[Lender’s Name]**, known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to this instrument, and acknowledged that (he/she) executed the same for the purposes therein contained.

WITNESS my hand and official seal.

Notary Public  
My Commission Expires: \_\_\_\_\_\_\_  
My Notary ID: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**EXHIBIT "A"**

**Legal Description of the Property**  
[Provide the full legal description of the property as it appears in the original mortgage or deed of trust.]