**${companyName}**

**${companyAddress1}**

**${companyAddress2}**

**${companyAddressCSZ}**

**PHONE: ${companyPhone}**

**FAX: ${companyFax}**

                                     Our File No.: ${FileNumber}      ${Date-Today-Numbers}

${Lien1PayoffName}

${Lien1PayoffAttn}

${Lien1PayoffCSZ}

                      RE:      ${Borrower1Fullname}

                                  ${Borrower1HomeAddress}

                                  ${Borrower1CSZ}

    Property Address: ${PropertyAddress}, ${PropertyCity}, ${StateName} ${PropertyZip}

To Whom It May Concern:

     Please be advised we are paying off and closing our existing home loan which is secured by our property.

1. If our loan is a mortgage, please apply the enclosed check as a full and complete payoff. Should the enclosed check be less than is necessary to fully payoff our loan, please IMMEDIATELY advise ${companyName} by calling ${companyPhone}.

2. If our loan with your company is a credit line, please:

(a)   Effective immediately, we are authorizing you to place a "Restrictive Hold" on the above-referenced account and understand NO additional funds should be or will be approved or granted from our line of credit by your institution. We are authorizing you to immediately notify ${companyName}in the event there are any cash advances or activities in our account. You may do so by dialing ${companyPhone}.

(b)   Furthermore, we are authorizing you to CLOSE AND TERMINATE our home equity account upon the receipt of our funds and forward the cancelled documents to ${companyName} for recording.

     Thank you!

Agreed and requested by:

${BorrowersSignatures}