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Paying off the mortgage is an exciting achievement for the American homeowner. In Scotland, its said they celebrate this milestone by painting their door red. Unfortunately, the celebrations for accomplishing this important life goal shouldnt start too soon. Until the homeowner receives a payoff verification letter from their lender AND the mortgage lien release or satisfaction is officially recorded, the lien will remain on the property as a title defect.Many homeowners mistakenly believe that the letter they receive from their lender verifying the loan is paid in full is all there is to it. This is incorrect.Here are the things every homebuyer and homeowner needs to know about mortgage liens and how to ensure theyre properly released.What is the Difference Between a Payoff Letter and Mortgage Lien Release?For starters, its important to understand what the difference is between the two documents:Payoff Letter: a pre-closing document that details the exact amount of money needed to fully pay off your mortgage loanMortgage Lien Release: a post-closing document that proves the borrower has paid off the mortgage in full, freeing the loans lien on the property and giving the title to the borrower. Whats a Payoff Letter?A payoff letter or payoff statement can take two major forms in real estate.A statement breakdown of money owed to a lien holderA verification letter from your lender that they have received payment in full for your mortgage loan The first is a disclosure from the lender clearly stating the total amount due a borrower must payoff to terminate a loan agreement. These types of payoff letters can also contain other important details like:The remaining payment scheduleThe interest rateThe money saved for paying earlyOther kinds of payoff letters are those that come from any third-party that has asecurity interest in your propertys title, or a lien. The letter provides notification that a legal claim has been made to seize the property if full payment is not received. An example of this could be the governing authority that provides utilities to your property placing a lien against your home for unpaid water or sewer bills. A lien holders payoff letter usually includes the following:A good through date this is the deadline to make the specified payment, if missed, interest will cause the amount to changeIf paying by wire transfer, where to send the moneyIf paying by check, who to make it out to and if a cashiers check is requiredAny charges to include in your payment for outstanding penalties or account closing feesProrated amounts should you pay before or after the good through date The balance on your mortgage statement is not your payoff amount!Due to the nature of interest charges, predicting exactly how much youll need to pay the remaining balance of your loan can be tricky. Writing a check using the loan balance shown on your last statement wont cut it. Theres a good chance that if you use this method to satisfy your mortgage, youll fail to pay everything you owe.The first step in paying off the remainder of your loan early and getting a mortgage lien released is requesting a payoff letter from your lender. This helps you avoid any surprises or frustrations by providing all the information you need in one document.During the sale of a home, this payoff letter is typically obtained by the title company or real estate attorney assisting in the closing. In order to transfer the title from the seller to the buyer, the current mortgage lien must be satisfied or released in the public record. Once the loan is paid off through the funds from the sale, a release or satisfaction will be filed with the same county clerk or recorder that files the new owners deed and mortgage. If the old mortgage isnt properly cleared from the title, it will remain a cloud or defect on the new owners title.Timing is everything in a real estate transaction, especially since there are a lot of moving pieces of due diligence to coordinate between several professionals and the buyer. The title agent alone must gather a myriad of documents required to write and issue the title insurance policies. The payoff letter is an important instrument to ensure all funds and liens are released and the title is clear to close in a timely manner. A delay in the closing date could result in the payoff letter amount becoming invalid, requiring a new letter and matching funds to move forward with the sale.In addition to paying off your loan early and selling your home, a payoff letter is needed for refinancing your mortgage.How do I request a payoff letter?Contacting your lender is the first step to getting your mortgage lien satisfied. Every lender will have different methods for borrowers to request this statement. For online lenders, they will usually provide a payoff quote detailing the exact amount needed to be paid on a specific date. Traditional financial institutions may require borrowers to call a customer service department to get the statement.Avoid getting a verbal quote. This may give you a rough estimate of what is left on the loan, but its not legally binding, so if you try to make a final payment with this information, you may fall short of the amount.Some of the usual costs associated with early mortgage loan payoff include:Prepayment penalties this will be in the fine print of your loan agreementGeneration fee most lenders will charge a small fee to create and send the payoff letter. Ask a customer service representative for details. Some lenders may charge a convenience fee for sending the letter by email or fax but send it free of charge by mail.Processing fee this is the fee associated with processing the payment and closing out the loan account.Before you incur any of these fees in gathering this information, be sure you are truly ready to pay up. This way you wont have to make the request and pay the fee a second time. Payoff Letter as VerificationAnother kind of payoff letter a homeowner might receive is the one from your lender verifying that the loan is paid in full and the mortgage lien can be cleared.Should you receive this letter verifying the loan is paid off, dont simply file it away assuming everything is free and clear. The next step is to confirm if a mortgage release has been filed within your states required time frame. In most cases, the lien holder (the lender in this case) should send the release to be recorded within 30-90 days. If you arent sure what the requirements are in your area, reach out to your real estate agent, title agent, or real estate attorney for guidance.Why does a mortgage lien release matter after buying a home? Download our guide: 7 Reasons You Need Release Tracking!A mortgage lien is the legal claim the lender has on your home should you default on the loan. As a result, a mortgage lien release is required to free the title and the borrower from that lien. The release does not erase the lien. Instead, the release is filed as a subsequent and corresponding instrument in the public record. It may also be called a satisfaction or deed reconveyance.This document indicates that the borrower is released from the mortgage debt and the property title is officially transferred from the lender to the borrower.A new homeowners title will be clouded if the old owners mortgage isnt released after closing!Sometimes, the title company will follow up to make sure the release of the previous owner is recorded as a part of issuing their policy as well as any other documents like HELOCs (Home Equity Line of Credit), judgments, lis pendens, etc. If the lender doesnt provide a mortgage lien release before closing, the title agent will usually follow up with the lender or county and make sure its properly recorded. Sometimes things can slip through the cracks due to lack of communication or miscommunication with lenders or a lien release may simply get lost in the massive amounts of paperwork facing staff. Ultimately, a new homeowner may want to check on the status of the recordings themselves after closing.For homeowners paying off their mortgage early, you should follow up with the lender or county clerk after sending in the payoff amount to ensure that the lien release was recorded in the public record.How to Get a Mortgage Lien Released as a Current HomeownerWatch the video below for quick tips to make sure your mortgage lien is properly released in the public record. How to check if your mortgage release is properly recordedWhile it may be frustrating for borrowers to have follow up with their lender, it will ultimately spare you as the homeowner any headaches on down the road, especially should you want to sell your property. Its better to be sure this is resolved as soon as possible than to risk having to track down your old lender to get a mortgage satisfaction recorded years later.Once you have received the verification letter from the lender that all funds have been processed and paid, the document noting the release of the mortgage lien will need to be created and filed with your propertys county clerk.This information is publicly accessible and you can do a quick online check with your county clerks website. This information is usually found under the land records. You can search by owner name, date filed, and document type. If youre a new homeowner, search the previous owners name to confirm there is a mortgage and a release recorded in their name for your property address. If youre a paying off a mortgage early, search by your name.Some of the common terms for this document are:Mortgage releaseRelease of mortgageSatisfaction of mortgageMortgage satisfactionDeed of reconveyanceRelease of trust deedIf your lender has sent any of these documents along with the payoff verification letter, you have everything you need to record the release yourself. To record this document, check your county clerks instructions and follow them carefully. There is usually a fee associated with recordation.If you just closed on a home and bought title insurance and see no release 90 days after closing, contact the title company that was involved with your transaction. Recording feesare usually a part of the closing costs, so be sure this isnt a fee youve already paid for. Reach out to the title agent or your real estate attorney to see if theycan resolve this issue. Until the old mortgage lien is properly released, it will remain as a cloud on your title, impeding your ability to sell the property in the future.For early payoff, if you have received the verification letter from the lender, give your lender some time to release the lien (up to 90 days in some states). If there is still no release, contact the Lien Release Department to find out why there is no recorded release.A mortgage lien holder has a legal obligation to release the lien when the debt is paid. However, since this final step isnt generating income, just more expense for processing and recording, its not treated as a top priority. Be persistent by calling, emailing or even visiting the lender in person. Avoiding Missed Recordings with Release TrackingReleaseTrackingis a service utilized by real estate attorneys and title agents to ensure that all documents affecting a homeowners title are properly recorded in a timely manner. That includes all documents listed in the title commitment, like mortgages, HELOCs, judgments, UCCs, and lis pendens.Settlement agents work with third party support companies like PropLogix to ensure the homebuyer is protected from any future issues that will require costly title curative work. When a post-closing document isnt found in the public record, we work to resolve the problem on behalf of the settlement agent and the homebuyer. Each one of us is ambitious for a dream house, where we can settle down and relax, and carry on with life as we would love to. Financing plays a major role in realizing this dream. Mortgage services come in handy while making financial plans to move into a house of your choice. Paying off the Mortgage gives a sigh of relief, but wait! Before you enjoy the couch in the house, remember the crucial task of Mortgage Lien release needs your attention. What is it? How do you do it? And How can a Mortgage lien support service help? Read through for the informationTable of Content Financing institutions provide the facility of Mortgage style of financing. This means the institution will provide a loan, keeping the property as a guarantee against the payment it expects in return. A borrower can receive this credit to buy the property, or to fulfill any other legitimate financial requirements.In America, old age people often opt for Reverse mortgage services A lien is a legal claim on an asset, which is held by the creditor as a covenant against the amount it has lent to the borrower.Till the loan is paid off in full, the creditor has the lien on the asset. It can exercise its right by selling over the asset if the debtor fails to pay the loan.As its payments are cleared borrowers can begin the procedure of transferring the asset title in their name.Concerning Mortgage, a lien can be classified into two categories:First LienMost consumers use this facility to buy their dream home. Its a type of lien where the property serves as collateral for the financial credit granted to the buyer of the respective house.Second LienTo fulfill other financial needs, if the borrower seeks a loan with the property as collateral, while the first lien still stands, then this is termed the second lien.Getting acquainted with Mortgage LienIt is the term given to a transaction of financial credit based on a property, and the respective property gets under the lien of the creditor.That is if someone takes a loan based on a property, the assets title is under the creditors hold.The lending authority can use the property to settle the loan default if the repayment does not happen as documented.Mortgage lien services can be used by individuals to secure a home, as well as by businesses or firms to manage funds.Based on the type of approach Mortgage lien can be classified asTitle theoryHere, the creditor keeps the legal ownership of the property, allowing the borrower to utilize it for living till the time the loan gets paid off. The borrower is granted an equitable title by the creditor, which he can recall on default of the Mortgage contract.Lien theoryThe creditor holds a Mortgage lien over the property, while the borrower can get the legal ownership title. The property serves as an interest of the creditor, which can be encashed to get the required outstandings of the loan. The borrower, though holds legal ownership, cannot sell the property as the records define title status under Mortgage lien.Paying off the MortgageRemember paying off the Mortgage is not just about following your statement records, there is more to it and you cannot afford to miss it either. Here is a step-by-step method:Ask your creditor for a payoff letter, it must include payment dates, the total amount including interest, penalties, foreclosure charge, and the account information.Document checklistCanceled Promissory noteDeed of trust or Mortgage deedCertificate of SatisfactionFinal Mortgage statementOnce you have all the prerequisites, next:Pay the amount quoted in your payoff letter, using the information mentioned and the method notified.Get the receipt of your paymentGet the payoff recorded with the local government and also take a copy of this note.Please be aware that if you miss the deadline mentioned in the payoff letter, you may have to pay the extra interest or penalties too. Calculate Mortgage closing costs beforehand to be well prepared.Wait a minute! that is not enough after you are done with the above-mentioned formalities:Make sure to cancel all auto-debits, it will save you from a headache later.Make sure to receive refunds for your escrow.Let your local tax collector know that you will be paying the taxes here.Similarly, let the insurance provider know that you are now the liable person to pay the premiumsGather all the homeownership documents and receipts. The file will be required in further procedures.Title insurance is important to deal with any defects which may come up later, it is advised to keep it going. Mortgage lien release requires the borrower to be on toes, as it is quite detailed and even a little carelessness may result in all hard work going in vain. Due to this nature of the process, a good number of buyers are turning to the Mortgage lien release services.Once the debt is paid off, a borrower is required to begin the lien release process within 90 days.To get your Mortgage lien released, it is important to prepare all the required documents and apply to the respective county office in the prescribed format. You should observe, check and recheck every detail minutely, and leave no room for mistakes.Get a payoff letter from the creditorIt should include the total amount till-date with interest and penalties. The date of payment and account details should be noted in the letter.Make payment as per the mentioned details, and take receipts.Ask for a payment clearance letter or full payment receipt from the creditorGet a release of lien or Certificate of satisfactionSubmit all the required documents along with the lien release request letter to the local countys officeThe countys office or the land records office shall give the lien release letter after auditing the documentsHowever, if the countys office finds some discrepancies with the documents, or finds that you have missed any record, fee, or clearance; this will result in your application being rejected.Borrowers are engaging virtual assistants for Mortgage lien release support to sail through the process. American Land Title Association, reported that more than a third of property transactions have title release issues. Another estimate If a problem exists on such a large scale, it proves that the process of Lien release isnt followed carefully.Borrowers faced the following issues with the Mortgage lien release:Arranging documentsPreparing forms, applications, and documents in a proper formatFollowing up in county office along with liaison at creditors officeManaging routine jobs with the release taskLoss of time and money in case of a rejectionStress, anxiety, and frustration Is the lien release process giving you nightmares?Then you should utilize professional Mortgage Lien release support services and see SunTec Indias skills and experience do the job for you.Contact A mortgage Lien release is a lengthy process, Uniform Residential Mortgage Satisfaction Act (URMSA) was created to minimize the rejection rate and make the process easier. However, there can be n number of reasons for the rejection of your application, such asThe Application was prepared in improper fontThe margins in the application are too big/smallThe size of the paper is unacceptableUnrecognizable witness signatureIncorrect fee calculation, or outstanding paymentsIssues with datesThe Notary is not up to the markDocuments submitted to the county were incorrectFailure of identifying the right countyWrong history or records dataThese are the only superficial reasons, the list is long. If federal and investor grounds for lien release denial are included, this list may go on for pages. It was the right choice to postpone the Mortgage payoff celebration and focus on the lien release first. As the release gets rejected its not only painful, but the loss of time and expenses hurt even more.According to the data of Ernst Information services, every year 10 million documents get rejected by 3600 county recorders in the United States, resulting in around 500 million financial losses. It was observed that between 12 to 13 percent of lien release applications get rejected, leading to a loss calculation of 50$ per denial.Without the Mortgage liens release, one cannot get the title transferred. If the borrower wants to sell off the property, a title check done by the real estate attorneys will raise doubts.Rejection of release creates a threatening situation for borrowers as the title is yet to be freed and transferred. It may also lead to penalties for non-compliance. Unless you have outsourced the job to a Mortgage lien release company, you should do the preparation, application, and tracking, all by yourself.The borrowers facing such a situation get frustrated. It is also stressful to complete the formalities and re-apply within the timeframe.The easy way to deal with the Mortgage lien release processDo you find the process very exhausting? Is it difficult for you to find out the time and risk costs involved in the process?There is a sure way out. Get the Mortgage lien release support service help. The mortgage lien release company has the required skills, infrastructure, and experience to gain approval from the county.Mortgage lien release support services can do the following tasks for you:Mortgage Lien Release ProcessingThe service includes preparing required documents, verifying Mortgage assignments, and getting them validated.Mortgage assignment servicesThe sale of the Mortgage to another Creditor or third party by the financing authority is recorded as a Mortgage assignment. Support services take the responsibility to secure these documents for you. Mortgage Release Support services to have a system in place like CRMs, which track and update documents and tasks on a timely basis.Document recordingDocument retrieval The Mortgage Lien release is a complex task. Assigning it to an outsource partner saves you time and money, you should be very cautious in choosing a support service for the task.Here are a few points which will make the choice easier for you:Mortgage lien release requires record scrutiny, document preparation, coordinating with various offices, tracking, and reporting.It is best to find an experienced Mortgage lien release support assistantsThe support should be skilled in Mortgage laws and financesEye for detailDelicate handling of data and recordingsMortgage lien release support services should have a robust system in place for better customer report managementKeep track and send timely reportsTo sum it upIt is estimated that Mortgage Lien release rejection approximately cost 50$ per denial, the loss of time and energy is another thing. A Borrower has to do the hard work of preparing documents, coordinating with the notary, lender, county office, and attorneys, along with arranging funds and making payments. All this with the daily chores of life. Assuming that the lien release application is rejected, none can enumerate the frustration.Engaging a Mortgage lien release company can save you the headache. A Mortgage lien release processing services staff will do the job for you while you can sit back and relax. If you are looking for a smoother way to Mortgage Lien release, outsourcing would be a considerable option. We have an experienced team of skilled professionals who can address the complexity of the Lien release process.We have developed an efficient system to reduce the risk of rejection through a flawless workflow. All this enables a sure shot impression on the county resulting in achieving a quick lien release.SunTec India is equipped with next-generation technology and world-class infrastructure. The teams skilled professionals are well acquainted with the lien release process, they will audit your mortgage assignments, notes, deeds of trust, and other required documents; to leave no loophole in the application.Our Mortgage Lien release Support Services include: Starting from accessing pending taxes, ownership disputes, and litigation; We review all requirements for the release process to sail through. We make sure that the loan is protected by the title policy regulations keeping insolvency risk at bay. We also keep an eye on any assignment changes made to the property.Mortgage Lien Release ProcessingOur skilled and experienced professionals create a strong strategy to speed up a successful lien release process. The technically upgraded system, report, and follow-up management has given us many satisfied clients. Document retrieval, verifying mortgage assignments, and validating them are part of our job. Precision and monitoring are key to a successful application to the county. We work closely with all stakeholders to achieve the goal, in-time. Our specialty is the technically upgraded CRM systems, coupled with the skills of our team, we track and report proceedings on the documents in real-time. To keep the clients informed about the status of their application, and respond to the queries of stakeholders makes us unique. Our top-notch document management system records and saves a digital copy at every stage of the Mortgage lien release process, which makes the tracking flawless. Creating a digital record eliminates manual errors and improves the efficiency of the tracking process.Salient features of SunTec Indias Mortgage lien release servicesData & Image RecordingQA & ControlAssignment chain verificationLien release document handlingException handlingDatabase /managementCollateral handlingCounty / Municipality record check Are the documentation and follow-ups exhausting for you? Or You have lost hold of a missing document?Dont you want to save money, time, stress, and rejection?Get our experienced Mortgage Lien Release professionals to work.Try Our Services Home Resources Resolutions Bank Failures Bank Failures If you had a loan at a failed bank which you paid off and the banks lien on your property was not released, we may be able to help. More information on lien releases The FDIC may be able to assist you in obtaining a lien release if the request is for a customer of a failed bank that was placed into FDIC receivership.To determine if the FDIC might be able to assist with a lien release, verify the bank was acquired with government assistance:Search BankFindAre you having trouble finding a lienholder?If the bank failed within the last two years and another bank purchased or acquired the failed bank, you should contact the acquiring bank (see the Failed Bank List). If the lien is for a subsidiary of a failed bank, the FDIC may also be able to assist you. Please contact FDIC DRR Customer Service at 888-206-4662.The FDIC cannot process lien releases for:Banks that merged without government assistance, unless the successor bank failed (see BankFind)Banks that were acquired without government assistance, unless the successor bank failed (see BankFind)Banks that closed voluntarily and liquidated their assets or closed without government assistance (see BankFind)Credit Unions (see NCUA)Mortgage and finance companies (see appropriate Secretary of State Office) Review the required documents based on the type of loan: You must register and submit your request and supporting documentation through the FDIC Information and Support Center. Access the FDIC Information and Support Center site and submit requests directlyFDIC Information and Support CenterDo not include your social security number in any correspondence.Do not include a credit report as proof of payoff.Requests are processed in the order they are received.Allow 45 business days for FDIC's review and response once all required documentation is received.Please note that documents provided by the FDIC are signed and notarized electronically. Click arrows next to headers to sort in Ascending or Descending order.Download DataQuestions and AnswersWhat is a lien?A lien is a claim or charge on property to ensure payment of a debt, obligation, or duty to the lender.The lender is the institution that made the loan.The lender will record the mortgage or deed of trust document in the public records with the appropriate agency in the county where the property is located. Once the loan is repaid, the lender should provide a recordable lien release document. It is very important to record the lien release document with the same recording official as the original mortgage or deed of trust (such as the County Clerk of Court or Register-Recorder of Deeds Office).Why wasnt the lien released by the bank when I paid it off years ago?Since the FDIC was not the lender, the FDIC cannot answer that question. However, if your loan was with a failed bank or savings and loan, the FDIC may be able to assist you in obtaining a lien release.Under what circumstance may the FDIC be able to help me obtain a lien release?The FDIC may be able to assist in issuing a lien release in the following cases:If the lienholder is a bank or savings and loan that failed and has been placed into FDIC receivership.If the lienholder is an active or recently dissolved subsidiary of a failed bank or savings and loan.If the loan was paid off to the bank or savings and loan before the institution failed.If the loan was paid off to the FDIC after the bank or savings and loan failed.If you have any questions regarding the FDICs ability to assist with a lien release, please contact FDIC DRR Customer Service at 888-206-4662 between the hours of 8am - 4pm Central Time, Monday through Friday (except federal holidays).Why do I have to provide so much information? Don't you already have the records?The FDIC is the receiver of the failed bank or savings and loan. The FDIC is not the actual lender and the failed bank records in our possession are limited. If there is an acquiring institution for a failed bank or savings and loan, in most cases, the records were transferred to the acquirer. The acquirer may have information that will assist you with obtaining a lien release.What can I expect and when can I expect a response?Once the request has been entered through the FDIC Information and Support Center, you will receive a screen notification of your assigned case number and an acknowledgment email containing the case number.Because of the large volume of requests received by the FDIC, it typically takes up to 20 business days for the FDIC to review and respond to a request once the requestor has provided all required documentation. If the required document(s) are not provided and extensive research or legal review is needed, additional days may be added to our response time.We cannot accept any requests by phone or email. All requests must come through the FDIC Information and Support Center link. Reaching out to other FDIC personnel will delay intake and review of your request.You may contact FDIC DRR Customer Service to speak with a representative at 888-206-4662 between 8 am and 4 pm Central Time, Monday through Friday (except federal holidays).If you do not have access to a computer, you may mail your request and all required documentation to:FDIC, DRR Customer Service600 North Pearl Street, Suite 700Dallas, TX 75201.Paying off the mortgage is an exciting achievement for the American homeowner. In Scotland, its said they celebrate this milestone by painting their door red. Unfortunately, the celebrations for accomplishing this important life goal shouldnt start too soon. 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Ultimately, a new homeowner may want to check on the status of the recordings themselves after closing.For homeowners paying off their mortgage early, you should follow up with the lender or county clerk after sending in the payoff amount to ensure that the lien release was recorded in the public record.How to Get a Mortgage Lien Released as a Current HomeownerWatch the video below for quick tips to make sure your mortgage lien is properly released in the public record. How to check if your mortgage release is properly recordedWhile it may be frustrating for borrowers to have follow up with their lender, it will ultimately spare you as the homeowner any headaches on down the road, especially should you want to sell your property. Its better to be sure this is resolved as soon as possible than to risk having to track down your old lender to get a mortgage satisfaction recorded years later.Once you have received the verification letter from the lender that all funds have been processed and paid, the document noting the release of the mortgage lien will need to be created and filed with your propertys county clerk.This information is publicly accessible and you can do a quick online check with your county clerks website. This information is usually found under the land records. You can search by owner name, date filed, and document type. If youre a new homeowner, search the previous owners name to confirm there is a mortgage and a release recorded in their name for your property address. If youre a paying off a mortgage early, search by your name.Some of the common terms for this document are:Mortgage releaseRelease of mortgageSatisfaction of mortgageMortgage satisfactionDeed of reconveyanceRelease of trust deedIf your lender has sent any of these documents along with the payoff verification letter, you have everything you need to record the release yourself. To record this document, check your county clerks instructions and follow them carefully. There is usually a fee associated with recordation.If you just closed on a home and bought title insurance and see no release 90 days after closing, contact the title company that was involved with your transaction. Recording feesare usually a part of the closing costs, so be sure this isnt a fee youve already paid for. Reach out to the title agent or your real estate attorney to see if theycan resolve this issue. Until the old mortgage lien is properly released, it will remain as a cloud on your title, impeding your ability to sell the property in the future.For early payoff, if you have received the verification letter from the lender, give your lender some time to release the lien (up to 90 days in some states). If there is still no release, contact the Lien Release Department to find out why there is no recorded release.A mortgage lien holder has a legal obligation to release the lien when the debt is paid. However, since this final step isnt generating income, just more expense for processing and recording, its not treated as a top priority. Be persistent by calling, emailing or even visiting the lender in person. Avoiding Missed Recordings with Release TrackingReleaseTrackingis a service utilized by real estate attorneys and title agents to ensure that all documents affecting a homeowners title are properly recorded in a timely manner. That includes all documents listed in the title commitment, like mortgages, HELOCs, judgments, UCCs, and lis pendens.Settlement agents work with third party support companies like PropLogix to ensure the homebuyer is protected from any future issues that will require costly title curative work. When a post-closing document isnt found in the public record, we work to resolve the problem on behalf of the settlement agent and the homebuyer.ConsumerAffairs is not a government agency. Companies displayed may pay us to be Authorized or when you click a link, call a number or fill a form on our site. Our content is intended to be used for general information purposes only. 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What is a mortgage lien release. How long does a bank have to release a mortgage lien. How to get a mortgage lien release from a closed bank. How to get a mortgage release. How to get a lien on a house. How to get a lien release on a house.