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How to Complete a Pennsylvania Satisfaction of Mortgage

Satisfaction Piece • Mortgage Satisfaction Act, 21 P.S. § 721-1 et seq.

INSTRUCTIONS — KEEP FOR YOUR RECORDS. DO NOT RECORD THIS PAGE.

About this form. When a mortgage or private loan secured by real estate is paid off, the lender signs this satisfaction so the mortgage is removed from the public record. It is especially useful for private and family loans, where no bank will file it for you.

1. **Fill in the recording box**
   Prepared by, return to, and the parcel (UPI) number.
2. **Describe the mortgage exactly**
   Use the date, amount, and recording information from the recorded mortgage and any assignments.
3. **Identify the property**
   Address, municipality, county and parcel number.
4. **Holder signs before a notary**
   An individual lender uses the individual acknowledgment; a company officer uses the representative one.
5. **Record it**
   Record the satisfaction in the county where the mortgage was recorded and keep a copy.

Signing requirements: Signed by the mortgage holder (or authorized officer or agent) before a notary.

After It's Signed

- Pennsylvania law requires a mortgage holder to satisfy a paid-off mortgage of record within a set time after payment; a borrower whose lender fails to do so may have remedies under the Mortgage Satisfaction Act.

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Have questions about your Satisfaction of Mortgage? To consult with an attorney, contact **Gavrilov & Brooks Law Firm** at **(916) 504-0529** or **www.gavrilovlaw.com**.

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UPI / Tax Parcel No.:

Prepared By:

Return To:

SATISFACTION OF MORTGAGE

Commonwealth of Pennsylvania • Mortgage Satisfaction Act, 21 P.S. § 721-1 et seq.

The undersigned, being the holder of record of the mortgage described below (or the authorized officer, servicer or agent of the holder), certifies that the mortgage has been fully paid, satisfied and discharged, and authorizes and directs the Recorder of Deeds to mark the same satisfied of record.

MORTGAGE BEING SATISFIED

Mortgagor(s) (borrower)

Original mortgagee (lender)

Date of mortgage | Original principal amount ($) | Date recorded

County recorded | Mortgage book / page or instrument no.

Assignment(s) of record, if any (book / page or instrument no.)

PREMISES

Property address

Municipality | County | UPI / tax parcel no.

HOLDER OF MORTGAGE

Name of present holder of the mortgage

Holder address

X _____

Signature of holder or authorized signer

Date

Printed name

Title (if signing for a company)

Notary: complete the certificate below that applies (individual holder or person signing for a company).

ACKNOWLEDGMENT

COMMONWEALTH OF PENNSYLVANIA

COUNTY OF

This record was acknowledged before me on _____ (date) by _____ (name(s) of individual(s)).

X _____

Signature of notarial officer

(Notary seal)

Title of office (e.g., Notary Public)

My commission expires

Commission number

ACKNOWLEDGMENT (REPRESENTATIVE CAPACITY)

COMMONWEALTH OF PENNSYLVANIA

COUNTY OF _____

This record was acknowledged before me on _____ (date) by _____ (name(s) of individual(s)) as _____ (type of authority, such as officer or trustee) of _____ (name of party on behalf of whom the record was executed).

X _____

Signature of notarial officer

_____

Title of office (e.g., Notary Public)

_____ _____

My commission expires | Commission number

(Notary seal)