

Mobile Home Lien Release

STEP-BY-STEP WORKSHEET

Track your lien release process from payoff through clean title

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SECTION A — HOME & LOAN INFORMATION

Complete this section first. You will need this information for every call and every form you file.

Home Make & Model:

Home Year:

Serial Number (Section A):

Serial Number (Section B — doublewide only):

HUD Label Number:

State Where Home Is Located:

Lender / Lienholder Name:

Lender Phone Number:

Loan / Account Number:

Original Loan Amount:

Approximate Payoff Amount:

Date Final Payment Made:

Name of Person Who Made Final Payment: _____

SECTION B — STANDARD LIEN RELEASE PROCESS

Follow these steps in order. Check each box when complete and record dates.

1

Confirm exact payoff amount with lender

Call lender using account number from Section A. Ask for: (1) exact payoff amount good through [date], (2) mailing address for payoff check, (3) their lien release procedure and timeline. Write down: agent name: _____ Amount: \$ _____ Good through:

____/____/____

Date completed: ____/____/____

2

Make final payment

Pay by certified check or wire transfer — get written confirmation. Keep the confirmation permanently. Payment method used:

_____ Confirmation/Reference #: _____

Date completed: ____/____/____

3

Wait for lender processing (5–10 business days)

Allow time before requesting the lien release. Most lenders require 5–10 business days after payment clears before they can confirm paid-in-full status.

Date completed: ____/____/____

4

Request lien release document from lender

Call lender again. Ask specifically for the lien release (not just a payoff letter). Ask for the state-required form: TX=MH202 / CA=LR-1 / other states=lender letter on letterhead. Ask who signs it and their title/department. Lender contact: _____ ETA: ____/____/____

Date completed: ____/____/____

5

Receive and review lien release document

Verify: correct home serial number, correct lender name and address, authorized signature, notarized if required. Lien release received:

____/____/____ Signed by: _____ Notarized: Y / N

Date completed: ____/____/____

6

Download current title transfer application from state agency

State agency: _____ Form name/number: _____ Date downloaded: ____/____/____

Date completed: ____/____/____

7

Assemble complete submission packet

Include: original title certificate · completed transfer application · signed lien release · photo IDs · payment. Verified all items present:

____/____/____ Total fee: \$ _____

Date completed: ____/____/____

8

Submit to state title agency

Method: In-person / Mail (circle one) Date submitted: ____/____/____ If mailed: certified mail tracking #:

Date completed: ____/____/____

9

Receive updated clean title

New title received: ___/___/____ New title document number: _____ Stored securely at:

Date completed: ___/___/____

SECTION C — WHEN THE LENDER IS CLOSED OR UNRESPONSIVE

If the lender cannot be reached through normal channels, work through these options in order.

C1

Search for successor institution

Use FDIC BankFind at banks.data.fdic.gov (for banks) or NCUA Credit Union Locator (for credit unions). Search the original lender's name to find merger/acquisition history. Successor institution found: _____ Phone: _____

C2

Send certified demand letter to lender's last known address

Send a written demand for lien release via USPS certified mail return receipt. State: loan is paid in full, you demand a lien release within 30 days per [state law]. Some states allow the title agency to process based on this documented attempt after the waiting period. Letter sent: ___/___/____ Certified mail tracking: _____ Response deadline: ___/___/____

C3

Obtain a surety bond

Contact a licensed surety bond company (search 'manufactured home title bond [state]'). Bond amount: 1.5–2x home value. Annual premium: 1–3% of bond amount. Results in a 'bonded title' that clears to clean title after 3–5 years with no claims. Bond company: _____ Bond amount: \$_____ Premium: \$_____/yr Bond number: _____

C4

Quiet title action (court order)

File a lawsuit in the county where the home is located asking the court to clear the lien. Requires an attorney. Cost: \$1,500–\$5,000+. Timeline: 3–12 months. Best for high-value homes or when surety bond is not available in your state. Attorney: _____ Filed: ___/___/____ Court case #: _____

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