

# Land Transactions

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## Releasing Part of Your Property

### Can a portion of my original property be released from my mortgage?

In short, a **partial lien release** could remove a specific portion of a mortgaged property while the loan remains in place on the rest of the property.

Your loan doesn't go away. You still owe the outstanding loan balance and make your regular payments — the only thing that changes is how much of the original property is tied to the loan. Picture a 10-acre lot on one mortgage: if you sell off two acres and we approve a partial release, the lien comes off those two acres and stays on the other eight.

### When is a partial lien release needed?

Typically, a homeowner needs just a portion of their property to be removed from the mortgage so it can be sold or transferred, while keeping the remainder of the property. The most common reasons:

- **Selling or subdividing part of the land** — a lot or field that needs its own clean title.
- **Granting an easement or right-of-way** — a strip of land for a utility, road, or neighbor.
- **A public taking** — part of the property is acquired for a project like a road widening.
- **Fixing a boundary** — correcting a survey error or shifting a property line.

### Who qualifies for a partial lien release?

Eligibility isn't automatic — it's approved case by case, and investor or program rules may apply. In addition to having a valid deed to the property, qualifications typically include:

- **Eligible loan type** — you must have a Conventional, FHA, or VA loan.
- **Seasoned** — at least 12 months have passed since closing.
- **In good standing** — your payments are current.
- **Enough value left over** — the remaining property still needs to be worth enough to secure what you owe. A valuation or appraisal is usually required.
- **Remaining land is usable** — must stand on its own and be accessible. For example, we can't release portions of the property that would landlock what's left.

### How do I get a partial lien release?

Once you contact us to request a partial lien release for your property, here's a quick overview of our process:

- We send you a letter with a list of items you need to return to us, which includes:
- Your completed Partial Release Application Form
  - Property appraisal based on Current Property Dimensions (pre-partial release)

- Legal Description for portion of land to be released
- Property appraisal based on Projected Property Dimensions (post-partial release)
- Survey map/plat based on Projected Property Dimensions
- Partial Lien Release Processing fee of \$300 (subject to state requirements)
- You return the required forms and documents to us by mail or email.
- We review your loan, order a valuation, and confirm you meet any applicable investor/program requirements.
- If approved, we send a Partial Lien Release Agreement for your review and signature and inform you of the county's recording fee.
- Once your signed agreement is returned with the applicable recording fee, we prepare and record the release with your county. Recording the release makes it official and clears the title to that piece.

From start to finish, this process could take anywhere from a few weeks to a few months. Once complete, your existing loan simply continues on the rest of the property.

## Frequently Asked Questions: Partial Lien Release

### **Does getting a partial lien release mean my loan is paid off?**

No. You still owe the balance and keep making payments. Sometimes we need to ask for a payment toward the loan principal as a condition, but the loan stays open.

### **Will I need an appraisal or survey?**

Usually, yes. The appraisal would need to confirm the remaining property still covers the outstanding loan balance, and the survey identifies the piece of the property that would be released.

### **Who pays the costs and when?**

You are responsible for covering the upfront costs like the appraisals, survey, and \$300 processing fee, as well as the county's recording fee at the end of the process.

### **Will I have to pay down my loan?**

Sometimes. Depending on the value or sale price of the released piece, your loan, and the investor behind it, a principal payment might be necessary as part of the lien release agreement.

### **How long does it take?**

Anywhere from a few weeks to a few months, depending on the situation. Providing the required documentation quickly will help to keep the process moving forward.

### **Can I be turned down?**

Yes. A partial lien release may not be approved if payments are past-due at the time of the request, if the remaining property would not have enough value to secure the balance, if the remaining property would be inaccessible/unusable or other required condition is not met.

### **How do I get started?**

Reach out by phone or email and ask about a partial release. If you are ready to initiate a request for a Partial Lien Release, you can complete our [Partial Lien Request Form](#) and send a signed copy to us -- please see form for instructions.

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