

Frequently Asked Questions: Partial Lien Release

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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.
