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An estoppel letter is typically used in a transfer or conveyance of real property before the Closing transaction. It is a document sent to a bank (or other lender), from a homeowners' association.

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The Lease is, at the date of this letter, in full force and effect and, to the best knowledge of the Tenant, no default exists on the part of the Landlord or the Tenant. The Tenant has no claims, offsets, credits, deductions, or other defenses as to the payment of rent or the performance of Tenant's duties under the Lease. This certification is made by the Tenant with the understanding that

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You likely need an estoppel letter when buying or selling a condominium unit or house that's subject to a homeowners association, commonly known as an HOA.

[What Is an Estoppel Letter From a Homeowners Association ...](#)

If you are buying a property governed by a homeowner's association, your lender must receive an estoppel letter from the HOA prior to the closing.