

Date: [Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

**Subject: CONFIRMATION OF CLEAR TO CLOSE**

Dear [Borrower Name],

We are pleased to inform you that your mortgage loan application for the property located at **[Property Address]** has received final approval. Your file is now officially "Clear to Close."

This means that all underwriting conditions have been met, and we are ready to proceed with the final signing of your loan documents.

**Closing Details:**

- **Closing Date:** [Date]
- **Closing Time:** [Time]
- **Location:** [Location/Title Company Name]

**Required Items for Closing:**

- A valid government-issued photo ID for all borrowers.
- A certified check or proof of wire transfer for the final closing costs (the exact amount is detailed in your Closing Disclosure).
- Any additional documents requested by the title company.

Please review your Final Closing Disclosure carefully before the appointment. If you have any questions regarding the final figures or the closing process, please contact us immediately.

Congratulations on reaching this final step in your home-buying journey.

Sincerely,

[Loan Officer Name]

[Lending Institution Name]

[Phone Number]

[Email Address]