

[Date]

[Borrower Name]  
[Co-Borrower Name]  
[Mailing Address]  
[City, State, Zip Code]

RE: Loan Number: [Loan Number]  
Property Address: [Subject Property Address]

Dear [Borrower Name],

Enclosed please find the Closing Disclosure for your upcoming real estate transaction. This document contains the final details of your loan, including terms, projected monthly payments, and the total costs required to close your loan.

Please review this document carefully. Federal regulations require that you receive this disclosure at least three business days before you sign your final loan documents. This waiting period ensures you have sufficient time to ask questions and understand your loan terms.

**Next Steps:**

- Review the Closing Disclosure for accuracy.
- Compare these final terms to your most recent Loan Estimate.
- Contact your Loan Officer immediately if you have any questions or notice any discrepancies.

Your scheduled signing date is currently [Signing Date] at [Time]. Please ensure you bring a valid government-issued photo ID and any required funds in the form of a wire transfer or cashier's check as instructed by the settlement agent.

If you have any questions, please contact me at [Phone Number] or via email at [Email Address].

Sincerely,

[Sender Name]  
[Company Name]  
[NMLS ID Number]

Enclosure: Closing Disclosure