

[Date]

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

RE: Final Underwriting Approval

Dear [Borrower Name],

Congratulations! We are pleased to inform you that your mortgage loan application for the property located at **[Property Address]** has received **Final Underwriting Approval**.

Our underwriting department has cleared all prior-to-document conditions. Below is a summary of your approved loan terms:

- **Loan Number:** [Loan Number]
- **Loan Amount:** \$[Amount]
- **Loan Program:** [Program Type]
- **Interest Rate:** [Rate]%
- **Loan Term:** [Term, e.g., 30 Years]

Next Steps:

Your file is now being transferred to our Closing Department. A Closing Disclosure (CD) will be sent to you shortly. Please review and acknowledge it immediately, as federal regulations require a three-day waiting period from the time you receive the CD before you can sign your final closing documents.

Important Reminders:

- Do not apply for any new credit or take out any new loans before closing.
- Do not make any large deposits or withdrawals from your bank accounts.
- Ensure your homeowners insurance policy is finalized and ready for the closing date.

If you have any questions regarding your closing schedule or the final figures, please contact your Loan Officer at [Phone Number] or [Email Address].

We look forward to a successful closing.

Sincerely,

[Underwriter Name or Loan Officer Name]
[Company Name]
[NMLS Number]