

Subject: GREAT NEWS: Your Loan is Clear to Close!

Dear [Borrower Name],

Congratulations! We have received the final "Clear to Close" (CTC) for your mortgage loan on the property located at: **[Property Address]**.

This means that all underwriting conditions have been satisfied, and we are officially ready to move to the closing table.

Next Steps:

- **Closing Disclosure (CD):** You will receive a final Closing Disclosure. Please review and sign this electronically as soon as possible.
- **Closing Date & Time:** Your closing is currently scheduled for [Date] at [Time].
- **Closing Location:** The signing will take place at [Title Company/Law Firm Name] located at [Address].
- **Funds for Closing:** You will receive instructions regarding the exact amount needed for your wire transfer or cashier's check. *Note: Never send a wire transfer without verifying the instructions over the phone with a known representative.*
- **Identification:** Please remember to bring a valid, government-issued photo ID to the signing.

We are very excited for you and look forward to getting you the keys to your new home. If you have any questions before the meeting, please reach out immediately.

Best regards,

[Your Name]
[Your Company Name]
[Your Phone Number]
[Your Email Address]