

Subject: Official Clear to Close - [Property Address]

Dear [Buyer Name],

We are pleased to inform you that your mortgage loan has received final underwriting approval. You are officially **Clear to Close**.

1. Closing Details

- **Closing Date:** [Date]
- **Closing Time:** [Time]
- **Location:** [Title Company/Attorney Office Name and Address]

2. Final Walkthrough Instructions

Before you sign the final documents, you have the right to a final walkthrough of the property. This typically occurs 24 to 48 hours before closing.

- **Scheduled Time:** [Date and Time]
- **Purpose:** To ensure the property is in the same condition as when you made the offer, that all agreed-upon repairs are completed, and that all personal property included in the sale remains on-site.
- **Checklist:** Please test light switches, faucets, toilets, and major appliances. Ensure the seller has removed all trash and personal debris.

3. What to Bring to Closing

- **Identification:** A valid, government-issued photo ID (Driver's License or Passport).
- **Funds:** Verification of your wire transfer or a certified cashier's check for the "Cash to Close" amount specified in your Final Closing Disclosure.
- **Documentation:** Any outstanding documents requested by the title company or lender.

4. Final Reminders

- Do not make any large purchases or open new lines of credit before closing.
- Ensure your homeowner's insurance policy is active and effective as of the closing date.

Congratulations on reaching this milestone. If you have any questions regarding these instructions, please contact [Name/Phone Number].

Sincerely,

[Your Name]
[Your Company]
[Your Phone Number]