

Date: [Date]

Subject: Congratulations! You are Clear to Close on [Property Address]

Dear [Client Name],

We are excited to inform you that your mortgage loan has received final approval and is officially **Clear to Close**. This means all conditions have been met, and we are ready to proceed to the signing table.

### Closing Details:

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

Please ensure you have the following items ready for your appointment:

- **Valid Photo Identification:** A current government-issued ID (Driver's License or Passport) for all borrowers on the loan.
- **Funds for Closing:** Ensure your wire transfer has been initiated or you have a cashier's check for the exact amount specified in your Final Closing Disclosure. *Note: Personal checks are typically not accepted.*
- **Proof of Homeowners Insurance:** A copy of your paid policy or binder (if not already provided).
- **Co-Borrower Presence:** All individuals listed on the loan documents must be present to sign.
- **Checkbook:** Occasionally, small adjustments are made at the table; having a personal checkbook for minor fee differences is recommended.

If you have any questions regarding your final numbers or the closing process, please contact us immediately.

We look forward to seeing you at the closing table!

Best regards,

[Your Name]

[Your Company]

[Your Phone Number]

[Your Email]