

Date: [Insert Date]

Loan Number: [Insert Loan Number]

Property Address: [Insert Property Address]

Subject: Final Loan Approval and Clear to Close

Dear [Borrower Name(s)],

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

This means all underwriting conditions have been satisfied, and we are ready to proceed with the legal transfer of the property and the funding of your loan.

Closing Details:

- **Closing Date:** [Insert Date]
- **Closing Time:** [Insert Time]
- **Location:** [Insert Location/Title Company Name]

Next Steps and Requirements:

1. **Closing Disclosure (CD):** You will receive a Final Closing Disclosure. Please review it carefully to confirm your interest rate, monthly payment, and final closing costs.
2. **Funds for Closing:** You will be notified of the exact amount required for your "Cash to Close." These funds must be provided via wire transfer or a certified cashier's check.
3. **Identification:** Please bring a valid, government-issued photo ID for all parties signing the documents.
4. **Final Walkthrough:** Ensure you complete your final walkthrough of the property prior to the closing appointment.

Please refrain from making any large purchases, applying for new credit, or changing employment status between now and the closing date, as this could impact your final eligibility.

Congratulations on reaching this final milestone. If you have any questions regarding your closing package, please contact your Loan Officer or Closing Coordinator at [Insert Phone Number].

Sincerely,

[Sender Name]
[Company Name]
[Contact Information]