

Subject: Congratulations! Clear to Close - [Property Address]

Dear [Borrower Name],

We are pleased to inform you that your mortgage loan has received final underwriting approval and is now **Clear to Close**.

Step 1: Closing Disclosure (CD) Review

Attached to this email is your Closing Disclosure. This document outlines your final loan terms, monthly payments, and the exact amount of cash needed to close. Please review this document immediately.

Step 2: Acknowledge Receipt

You must sign and return the Closing Disclosure acknowledgement by [Date/Time]. Federal regulations require a three-business-day waiting period between the time you acknowledge the CD and the time you can sign your final closing documents.

Step 3: Closing Appointment

Your closing is currently scheduled for:

Date: [Closing Date]

Time: [Closing Time]

Location: [Title Company/Attorney Name and Address]

Step 4: Final Funds

The "Cash to Close" amount is \$[Amount]. Please ensure these funds are sent via [Wire Transfer/Certified Check] payable to [Title Company Name].

What to bring to closing:

- Valid government-issued photo ID for all borrowers.
- Proof of homeowners insurance (if not already provided).
- Any additional documents requested by the title company.

If you have any questions regarding the figures on your Closing Disclosure, please contact me directly at [Phone Number].

Sincerely,

[Loan Officer Name]

[Company Name]

[NMLS Number]