

[Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

Re: Closing Disclosure for Loan Number: [Loan Number]

Dear [Borrower Name],

Attached is your Closing Disclosure for the mortgage loan on the property located at [Property Address].

The Closing Disclosure is a five-page document that outlines the final details of your mortgage loan. It includes your loan terms, projected monthly payments, and the total costs you will pay to get your mortgage (closing costs).

Please review this document carefully and compare it to the Loan Estimate you received previously. By law, you must receive this document at least three business days before you sign your loan documents.

Next Steps:

- Review all loan terms and costs.
- Confirm your interest rate and monthly payment amounts.
- Verify the "Cash to Close" amount required for your appointment.
- Acknowledge receipt by signing and returning the enclosed copy (if applicable).

If you have any questions regarding the figures or terms presented in this disclosure, please contact me immediately at [Phone Number] or via email at [Email Address].

Sincerely,

[Your Name]

[Your Title]

[Company Name]