

[Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

**Subject: Notification of Clear to Close - Loan Number: [Loan Number]**

Dear [Borrower Name],

We are pleased to inform you that your mortgage application for the property located at [Property Address] has received final underwriting approval. You are now officially **Clear to Close**.

**Next Steps:**

- **Closing Disclosure (CD):** You will receive your final Closing Disclosure. Please review and sign this document immediately to start the mandatory three-day waiting period before signing.
- **Closing Appointment:** Your closing is scheduled for [Date] at [Time]. The location will be [Location/Title Company Name].
- **Funds for Closing:** You will be notified of the exact amount required for closing. These funds must be provided via wire transfer or certified check.
- **Identification:** Please bring a valid government-issued photo ID to your appointment.

**Final Reminder:** Please refrain from making any large purchases, applying for new credit, or changing your employment status before the loan is fully funded.

Congratulations on reaching this milestone. If you have any questions, please contact your Loan Officer at [Phone Number] or [Email].

Sincerely,

[Loan Officer Name]

[Company Name]

[NMLS Number]