

[Date]

[Borrower Name]
[Co-Borrower Name]
[Mailing Address]
[City, State, Zip Code]

Re: Welcome to [Company Name] - Loan Number: [Loan Number]

Dear [Borrower Name],

Congratulations on the recent closing of your mortgage loan for the property located at [Property Address]. We are pleased to welcome you to [Company Name] and look forward to servicing your home loan.

First Payment Information

Your first mortgage payment is due on **[Due Date]** in the amount of **[\$[Payment Amount]]**. Please ensure your payment reaches us by the 1st of each month to avoid late fees.

Payment Options

You can make your payments using any of the following methods:

- **Online:** Register your account at [Website URL] to set up one-time or recurring payments.
- **By Mail:** Send your check or money order payable to [Company Name] to: [Payment Mailing Address].
- **By Phone:** Call our automated system at [Phone Number].

Important Note on Loan Servicing

It is common in the mortgage industry for loans to be transferred between servicers. If your loan is transferred in the future, you will receive a formal "Notice of Transfer" in the mail at least 15 days before the change takes effect.

Customer Support

Our customer service team is available to assist you with any questions regarding your escrow account, taxes, insurance, or general loan details. You can reach us Monday through Friday, [Hours of Operation], at [Phone Number] or via email at [Email Address].

Thank you for choosing [Company Name]. We value your business.

Sincerely,

[Sender Name/Department]
[Company Name]
[Company Address]