

[Date]

[Borrower Name]  
[Property Address]  
[City, State, Zip Code]

Re: Refinance of Loan Number: [Loan Number]

Dear [Borrower Name],

Congratulations on the successful closing of your mortgage refinance for the property located at [Property Address].

Enclosed please find the final executed copies of your closing documents for your permanent records. These documents include, but are not limited to:

- Executed Closing Disclosure (CD)
- Signed Promissory Note
- Copy of the Deed of Trust / Mortgage
- Initial Escrow Account Disclosure Statement
- Right to Cancel (if applicable)

Please keep these documents in a safe place, as you may need them for future tax purposes or if you decide to sell or refinance the property again in the future.

We will notify you shortly regarding the specific details for your first payment. If your loan includes an escrow account, your property taxes and homeowner's insurance will be managed and paid by the servicer moving forward.

If you have any questions regarding your documents or the next steps in the servicing of your loan, please contact our customer service department at [Phone Number] or via email at [Email Address].

Thank you for choosing [Lending Institution Name] for your refinancing needs.

Sincerely,

[Sender Name]  
[Title]  
[Lending Institution Name]

Enclosures