

[Date]

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

Re: Final Settlement Statement - Loan Number: [Loan Number]

Dear [Borrower Name],

Congratulations on the successful closing of your mortgage refinance. Enclosed with this letter, please find your Final Settlement Statement (Closing Disclosure) and other important documents regarding your new loan.

This statement provides a detailed summary of the final loan terms, closing costs, and the distribution of funds. We recommend that you keep these documents in a safe place, as you may need them for tax purposes or future reference.

Next Steps:

- Review the statement to ensure all information is accurate.
- Note the date and location for your first mortgage payment.
- Update any automatic payment settings you may have with your previous lender.

If you have any questions regarding your final figures or the terms of your new mortgage, please contact our office at [Phone Number] or via email at [Email Address].

Thank you for choosing [Company Name] for your home financing needs.

Sincerely,

[Your Name/Representative Name]
[Your Title]
[Company Name]