

[Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

RE: Official Clear to Close Notification

Loan Number: [Loan Number]

Property Address: [Property Address]

Dear [Borrower Name],

We are pleased to inform you that your mortgage loan application has received final underwriting approval. You are now officially **Clear to Close**.

The final details regarding your closing appointment are as follows:

- **Closing Date:** [Date]
- **Closing Time:** [Time]
- **Location:** [Name and Address of Title Company/Attorney Office]

Next Steps and Requirements:

1. **Closing Disclosure (CD):** You will receive your final Closing Disclosure. Please review this document immediately to confirm the final loan terms and the exact amount of funds required for closing.
2. **Funds for Closing:** All funds must be provided via wire transfer or certified bank check. Please coordinate with the title company for specific wiring instructions.
3. **Identification:** Please bring two forms of government-issued identification (e.g., Driver's License, Passport) to the signing.
4. **Final Walk-Through:** Ensure you complete your final property walk-through prior to the closing appointment.

Please refrain from making any large purchases, opening new credit lines, or changing your employment status until after the loan has funded.

If you have any questions, please contact your Loan Officer at [Phone Number] or [Email Address].

Congratulations on reaching this milestone.

Sincerely,

[Loan Officer Name]

[Lending Institution Name]