

[Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

RE: Clear to Close Confirmation - Loan Number: [Loan Number]

Dear [Borrower Name],

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

Closing Details:

- **Closing Date:** [Date]
- **Closing Time:** [Time]
- **Closing Location:** [Title Company/Law Firm Name and Address]

Next Steps and Requirements:

- **Final Closing Disclosure (CD):** You should have received your Final CD. Please review the final loan terms and the exact amount of funds required for closing.
- **Funds for Closing:** Funds must be provided via [Wire Transfer/Certified Check] payable to [Title Company Name]. Please initiate wires early to avoid delays.
- **Identification:** Please bring two forms of government-issued photo identification (e.g., Driver's License, Passport) to the signing.
- **Insurance:** Ensure your Homeowners Insurance policy is active and the premium is paid or set to be paid at closing.

Please refrain from any large purchases, opening new lines of credit, or changing employment status until after the loan has officially funded and recorded.

Congratulations on this milestone. If you have any questions regarding the final steps, please contact [Loan Officer Name] at [Phone Number].

Sincerely,

[Your Name]

[Your Title]

[Company Name]