

Date: [Current Date]

To: [Borrower Name]

Property Address: [Property Address]

Loan Number: [Loan Number]

Subject: CLEAR TO CLOSE - Proceed to Settlement

Dear [Borrower Name],

We are pleased to inform you that your mortgage loan has received final underwriting approval and is now "Clear to Close." All prior-to-closing conditions have been satisfied.

Settlement Details:

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

Next Steps:

You will receive a Final Closing Disclosure (CD) shortly. Please review this document carefully to confirm the final loan terms and the exact amount of funds required for closing.

Important Reminders:

- **Identification:** Please bring a valid government-issued photo ID for all parties signing the documents.
- **Funds:** Closing funds must be in the form of a wire transfer or a certified cashier's check. Please follow the specific wiring instructions provided by the title company.
- **Employment:** Do not make any major purchases, change jobs, or open new lines of credit prior to your signing appointment.

If you have any questions regarding your closing package or the settlement process, please contact your Loan Officer or Closing Coordinator immediately.

Congratulations on your new home!

Sincerely,

[Sender Name]

[Company Name]

[Phone Number]
[Email Address]