

[Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

Subject: CONFIRMATION OF CLEAR TO CLOSE - Loan Number: [Loan Number]

Dear [Borrower Name],

We are pleased to inform you that your mortgage application has received final approval, and you are officially **Clear to Close** on your property located at:

[Property Address]

This means that all underwriting conditions have been satisfied, and we are ready to move forward with the final signing. Below are the details regarding your upcoming closing:

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

Important Next Steps:

1. **Closing Disclosure (CD):** You should have received your final Closing Disclosure. Please review it carefully to confirm the final loan terms and the exact amount of funds required for closing.

2. **Identification:** Please bring a valid, government-issued photo ID (such as a Driver's License or Passport) to the closing appointment.

3. **Funds for Closing:** Ensure that your wire transfer or cashier's check is prepared for the "Cash to Close" amount. Please follow the specific wiring instructions provided by the settlement agent to avoid fraud.

Congratulations on reaching this final milestone! If you have any questions before the meeting, please contact me directly at [Phone Number] or [Email Address].

Sincerely,

[Your Name]

[Your Title]

[Company Name]