

[Date]

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

Subject: Notice of Closing Cost Adjustment - Loan Number: [Loan Number]

Dear [Borrower Name],

We are writing to inform you of an adjustment to the closing costs previously disclosed for your mortgage loan application. As part of our final review process, we have updated your figures to reflect the most accurate data available prior to closing.

Summary of Changes:

- Original Estimated Closing Costs: \$[Amount]
- Adjusted Closing Costs: \$[Amount]
- Difference: \$[Amount]

Reason for Adjustment:

[Insert Reason, e.g., Updated Appraisal Fee, Property Tax Adjustment, Title Insurance Premium Change, or Change in Loan Terms].

Attached to this letter is a revised Closing Disclosure (CD) which provides a line-by-line breakdown of these changes. Please review this document carefully to understand how these adjustments impact the final "Cash to Close" amount.

If you have any questions regarding these changes or need further clarification, please contact your Loan Officer, [Officer Name], at [Phone Number] or [Email Address].

Thank you for your business.

Sincerely,

[Your Name/Company Name]
[Title]
[Contact Information]