

[Current Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

Re: Revised Closing Cost Disclosure for Loan Number: [Loan Number]

Dear [Borrower Name],

Enclosed please find your Revised Closing Disclosure (CD) regarding your mortgage application for the property located at [Property Address].

We are providing this revised disclosure due to a change in circumstances that has affected your final settlement costs. Specifically, the revisions are based on the following:

- [Description of Change - e.g., Change in interest rate/Lock-in]
- [Description of Change - e.g., Change in loan amount]
- [Description of Change - e.g., Updated third-party service fees]

Please review the enclosed document carefully to understand the updated figures, including your final interest rate, monthly payment, and the total cash required to close your loan.

Action Required:

Please acknowledge receipt of this disclosure by signing and returning the attached copy. This disclosure must be acknowledged at least three business days prior to your scheduled closing date.

If you have any questions regarding these changes, please contact me directly at [Phone Number] or [Email Address].

Sincerely,

[Loan Officer Name]

[Lending Institution Name]

[NMLS Number]