

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

RE: Final Closing Cost Reconciliation - [Property Address/Loan Number]

Dear [Client Name],

This letter serves as the final reconciliation of the closing costs associated with the recent real estate transaction for the property located at [Property Address], which closed on [Closing Date].

Following a final audit of the settlement statement and actual disbursements, we have determined the following:

- **Total Estimated Closing Costs:** \$[Amount]
- **Total Actual Closing Costs:** \$[Amount]
- **Difference:** \$[Amount]

Status:

[Insert one of the following options:]

1. [Balance Due: There is a remaining balance of \$[Amount] due to underpayment of [specific fee]. Please remit payment by [Date].]
2. [Refund Due: An overpayment of \$[Amount] was identified regarding [specific fee]. A refund check is enclosed with this letter.]
3. [Zero Balance: All accounts are reconciled, and no further action is required.]

Please find the updated Final Closing Disclosure attached for your records. If you have any questions regarding these figures or the reconciliation process, please contact our office at [Phone Number] or [Email Address].

Sincerely,

[Your Name/Signature]

[Your Title]

[Company Name]