

Date: [Insert Date]

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

Re: Loan Number [Insert Loan Number]

Dear [Borrower Name],

This letter is to inform you of a required adjustment to the closing costs associated with your mortgage loan for the property located at [Property Address].

Upon final review of your loan file, it was determined that an adjustment is necessary due to the following reason(s):

- [Insert Reason, e.g., Updated Appraisal Fee / Tax Proration Change / Regulatory Compliance Adjustment]

The updated figures are as follows:

- Original Estimated Closing Costs: \$[Insert Amount]
- New Total Closing Costs: \$[Insert Amount]
- Total Difference: \$[Insert Amount]

Please find the enclosed Revised Closing Disclosure (CD) which reflects these specific changes. This adjustment may impact the final amount of cash required from you at the time of closing.

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

Sincerely,

[Your Name/Representative Name]
[Lending Institution Name]
[Contact Information]