

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Your Phone Number]  
[Your Email]

[Date]

[Lender Name/Closing Agent Name]  
[Company Name]  
[Address]  
[City, State, Zip Code]

**RE: Letter of Instruction for Mortgage Refinance Closing Preparations**

**Loan Number:** [Your Loan Number]

**Property Address:** [Address of the Property being Refinanced]

Dear [Contact Name or Closing Department],

This letter serves as my formal instruction regarding the preparation and scheduling of the closing for the above-referenced mortgage refinance. To ensure an efficient process, please adhere to the following instructions:

**1. Document Review:** Please provide the Closing Disclosure (CD) and a draft of all final loan documents for my review at least [Number] business days prior to the scheduled signing date.

**2. Payoff Information:** I authorize you to obtain updated payoff statements for my existing mortgage(s) with [Current Lender Name]. Please confirm when these statements have been received and verified.

**3. Fund Disbursement:** Upon closing and the expiration of the rescission period (if applicable), please disburse the funds as follows:

- Payoff of existing mortgage(s).
- Payment of all approved closing costs and fees.
- [Optional: Deposit remaining "cash-out" proceeds into my bank account: [Bank Name], Account Number: [Account Number], Routing Number: [Routing Number]].

**4. Signing Logistics:** I prefer the closing to take place at [Location: e.g., your office, my home, or via remote notary]. Please coordinate the date and time with me at least [Number] hours in advance.

**5. Communication:** Please direct all correspondence and questions regarding this closing to me via [Email/Phone].

Thank you for your prompt attention to these instructions. I look forward to a smooth closing process.

Sincerely,

[Your Signature]

[Your Printed Name]