

Date: [Date]

To: [Borrower Name(s)]

Property Address: [Full Property Address]

Subject: NOTICE OF CLEAR TO CLOSE APPROVAL

Dear [Borrower Name(s)],

Congratulations! We are pleased to inform you that your mortgage loan application for your first home has received final underwriting approval and is now "Clear to Close."

All prior conditions have been met, and we are ready to proceed with the final signing of your loan documents. Below are the next steps in the process:

- **Closing Disclosure (CD):** You will receive a final Closing Disclosure. Please review and sign this document immediately to start the mandatory 3-day waiting period.
- **Closing Appointment:** Your closing is scheduled for [Date] at [Time]. The location will be [Location/Title Company Name].
- **Final Funds:** You will be notified of the exact amount required for your "Cash to Close." These funds must be provided via wire transfer or certified check as instructed by the title company.
- **Identification:** Please bring a valid, government-issued photo ID to your closing appointment.

We are excited to help you achieve your goal of homeownership. If you have any questions regarding your final figures or the closing process, please contact your Loan Officer at [Phone Number] or [Email Address].

Sincerely,

[Loan Officer Name]

[Company Name]

[NMLS Number]