

[Date]

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

RE: Final Loan Approval - Loan Number: [Loan Number]

Dear [Borrower Name],

Congratulations! We are pleased to inform you that your mortgage loan application for the property located at **[Property Address]** has received final approval from [Lending Institution Name].

As a first-time homebuyer, this is a significant milestone. Your loan has successfully cleared all underwriting conditions and is now "Clear to Close."

Loan Details:

- **Loan Amount:** \$[Amount]
- **Loan Program:** [e.g., FHA, Conventional, VA]
- **Interest Rate:** [Rate]%
- **Loan Term:** [e.g., 30 Years]

Next Steps:

1. **Closing Disclosure:** You will receive a Closing Disclosure (CD) outlining your final costs. Please review and acknowledge it immediately.
2. **Homeowners Insurance:** Ensure your insurance agent has provided the final policy to your loan officer.
3. **Closing Appointment:** Your closing is scheduled for [Date] at [Time] at the following location: [Location/Title Company Name].
4. **Final Funds:** You will be notified of the exact amount required for your "Cash to Close." This must be provided via wire transfer or certified check.

Important Reminder: Please do not make any large purchases, apply for new credit, or change your employment status between now and the closing date, as this could impact your final eligibility.

We look forward to helping you move into your first home. If you have any questions, please contact me at [Phone Number] or [Email].

Sincerely,

[Loan Officer Name]
[Title]

[Lending Institution Name]
[NMLS ID Number]