

**Date:** [Date]

**To:**

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

**Subject: FINAL MORTGAGE APPROVAL**

Dear [Borrower Name],

We are pleased to inform you that your mortgage application for the property located at **[Property Address]** has received final approval. All prior conditions have been met, and your loan is now "Clear to Close."

The final terms of your mortgage are as follows:

- **Loan Amount:** \$[Amount]
- **Loan Program:** [Program Type - e.g., 30-Year Fixed]
- **Interest Rate:** [Rate]%
- **Closing Date:** [Date]
- **Closing Location:** [Location/Title Company]

A Closing Disclosure (CD) will be provided to you shortly. Please review this document carefully as it contains the final details of your loan, including your monthly payment and the exact amount of funds required for closing.

Please remember to bring a valid government-issued photo ID and a certified check or proof of wire transfer for your closing costs and down payment.

Congratulations on your new home. If you have any questions before the closing date, please contact your Loan Officer at [Phone Number].

Sincerely,

[Officer Name]

[Company Name]

[NMLS Number]