

[Date]

[Lender Name]

[Lender Address]

[City, State, Zip Code]

RE: Clear to Close Authorization

Property Address: [Subject Property Full Address]

Loan Number: [Loan Reference Number]

Borrower(s): [Full Name of Borrower and Co-Borrower]

To Whom It May Concern,

This letter serves as formal notification that all prior-to-close conditions for the above-referenced mortgage loan have been satisfied and cleared by the underwriting department.

Authorization is hereby granted to issue the "Clear to Close" (CTC) status for this file. We confirm that the final loan documents may now be prepared and delivered to the closing agent/title company.

Closing Details:

- Scheduled Closing Date: [Date]
- Closing Agent/Title Company: [Company Name]
- Authorized Settlement Officer: [Agent Name]

Please ensure that the Final Closing Disclosure (CD) is sent to the borrower(s) within the required regulatory timeframe to avoid any delays in funding.

Sincerely,

[Signature]

[Printed Name]

[Title/Department]

[Phone Number]

[Email Address]