

Date: [Date]

To: [Borrower Name(s)]

Property Address: [Subject Property Address]

FHA Case Number: [FHA Case Number]

Loan Number: [Loan Number]

NOTICE: CLEAR TO CLOSE (FHA LOAN)

Dear [Borrower Name(s)],

Congratulations. We are pleased to inform you that your FHA mortgage loan application has received final underwriting approval. All prior-to-close conditions have been satisfied, and your file is now "Clear to Close."

Next Steps:

- **Closing Disclosure (CD):** You will receive a final Closing Disclosure. Please review this document immediately to confirm your loan terms and the final amount of funds required for closing.
- **Closing Appointment:** Your loan officer or escrow agent will contact you to coordinate the date, time, and location of the signing.
- **Final Wire:** Ensure that your "Cash to Close" is prepared. Funds must be sent 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.

Important Reminder: Do not make any large purchases, apply for new credit, or change your employment status between now and the closing date, as this may jeopardize your loan funding.

Should you have any questions regarding your final figures or the closing process, please contact your Loan Officer at [Phone Number] or [Email Address].

Sincerely,

[Underwriter Name or Closing Department]

[Lending Institution Name]

[NMLS Number]