

Date: [Date]

To: [Borrower Name(s)]

Property Address: [Property Address, City, State, Zip]

FHA Case Number: [Case Number]

Loan Number: [Loan Number]

NOTICE OF FINAL LOAN APPROVAL (CLEAR TO CLOSE)

Dear [Borrower Name],

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

Closing Details:

- **Closing Date:** [Date]
- **Closing Time:** [Time]
- **Closing Location:** [Title Company/Attorney Office Name and Address]

Next Steps:

1. **Closing Disclosure (CD):** You should have received your Final Closing Disclosure. Please review it carefully to confirm the final loan terms and the exact amount of funds required for closing.
2. **Funds for Closing:** You will be required to provide your "Cash to Close" via wire transfer or certified check. Please follow the specific instructions provided by the settlement agent.
3. **Identification:** Please bring a valid government-issued photo ID (such as a Driver's License or Passport) to the closing appointment.
4. **Homeowners Insurance:** Ensure your final homeowners insurance policy is active and the paid receipt is available for the closing agent.

Final funding is subject to a pre-closing verification of employment and a final credit refresh. Please refrain from applying for new credit, making large purchases, or changing your employment status until after your loan has funded.

If you have any questions regarding your closing, please contact your Loan Officer or the settlement agent immediately.

Sincerely,

[Loan Officer Name]

[Lending Institution Name]

[Phone Number]

[Email Address]