

DATE: [Insert Date]

LOAN NUMBER: [Insert Loan Number]

BORROWER(S): [Insert Borrower Names]

PROPERTY ADDRESS: [Insert Property Address]

Dear [Insert Borrower Names],

Congratulations. We are pleased to inform you that your mortgage loan application has received a formal **CLEAR TO CLOSE**. All prior underwriting conditions have been satisfied, and your loan is now authorized for final document preparation and funding.

LOAN TERMS AND FUNDING COMMITMENT:

- **Loan Amount:** \$[Insert Amount]
- **Interest Rate:** [Insert Rate]%
- **Loan Product:** [Insert Product Type]
- **Loan Term:** [Insert Term, e.g., 30 Years]

NEXT STEPS:

1. **Closing Disclosure (CD):** You must acknowledge receipt of the final Closing Disclosure at least three business days prior to your scheduled signing date.
2. **Closing Date:** Your closing is currently scheduled for [Insert Date] at [Insert Time] at the offices of [Insert Title Company/Attorney Name].
3. **Funds for Closing:** Please ensure that wire transfers for your "Cash to Close" amount are initiated in accordance with the instructions provided by the settlement agent.
4. **Identification:** Please bring two forms of valid government-issued identification to your signing appointment.

FUNDING CONDITIONS:

This commitment is subject to a final verification of employment and a review of your credit profile immediately prior to funding. Please refrain from making any large purchases, opening new lines of credit, or changing employment status before the loan is officially funded.

Should you have any questions regarding these final steps, please contact your Loan Officer at [Insert Phone Number].

Sincerely,

[Insert Name]

[Insert Title]

[Insert Lending Institution Name]