

Date: [Insert Date]

To: [Insert Borrower Name(s)]

Property Address: [Insert Full Property Address]

Loan Number: [Insert Loan Number]

Subject: FINAL CLEAR TO CLOSE AUTHORIZATION

Dear [Insert Borrower Last Name],

We are pleased to inform you that your mortgage loan application has received final underwriting approval. This letter serves as your formal **Clear to Close** authorization.

All prior conditions have been satisfied, and your loan file has been transferred to our closing department. Below are the details regarding your upcoming closing:

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

Requirements for Closing:

- **Identification:** Please bring two forms of valid government-issued photo identification.
- **Funds to Close:** The final Closing Disclosure (CD) will outline the exact amount needed. Funds must be provided via wire transfer or certified cashier's check.
- **Insurance:** Evidence of a paid homeowner's insurance policy must be verified prior to signing.

Please refrain from making any large purchases, applying for new credit, or changing your employment status until after your loan has officially funded.

If you have any questions regarding your final documents or the closing process, please contact your Loan Officer or Closing Coordinator immediately.

Congratulations on your new home!

Sincerely,

[Insert Name of Authorized Signer]

[Insert Title]

[Insert Lending Institution Name]

[Insert Phone Number]