

Date: [Date]

Borrower(s): [Borrower Name(s)]

Property Address: [Property Address]

Loan Number: [Loan Number]

Subject: Final Loan Commitment and Clear to Close

Dear [Borrower Name(s)],

We are pleased to inform you that your mortgage loan application has received final underwriting approval. This letter serves as your formal Final Loan Commitment and notification that your file is "Clear to Close."

Loan Terms Summary:

- **Loan Amount:** \$[Amount]
- **Interest Rate:** [Rate]%
- **Loan Program:** [Program Type]
- **Loan Term:** [Number of Months/Years]

Closing Details:

Your closing is currently scheduled for:

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

Requirements for Closing:

1. **Funds to Close:** You will receive a final Closing Disclosure (CD) outlining the exact amount needed. Funds must be provided via wire transfer or certified check as per the title company's instructions.
2. **Identification:** Please bring two forms of valid government-issued photo identification (e.g., Driver's License, Passport).
3. **Insurance:** Evidence of a paid homeowner's insurance policy for the first year must be confirmed prior to signing.

Please note that this commitment is subject to no material change in your financial condition, credit score, or employment status prior to the funding of the loan. We perform a final verbal verification of employment and a soft credit refresh before disbursement.

Congratulations on your new home. If you have any questions regarding your closing documents, please contact your Loan Officer at [Phone Number].

Sincerely,

[Loan Officer Name]

[Lender Name]

[Contact Information]