

Date: [Current Date]

To: [Borrower Name(s)]

Property Address: [Full Property Address]

Loan Number: [Loan Number]

Subject: CONFIRMATION OF CLEAR TO CLOSE

Dear [Borrower Name],

We are pleased to inform you that your mortgage loan application has received final approval. Your file is officially "Clear to Close."

All prior-to-closing conditions have been satisfied. Our closing department is now coordinating with the title company/attorney to finalize your Closing Disclosure (CD) and loan documents.

Closing Details:

- **Closing Date:** [Date]
- **Closing Time:** [Time]
- **Closing Location:** [Location/Address]

Next Steps:

1. Review your Final Closing Disclosure for your exact "Cash to Close" amount.
2. Arrange for a wire transfer or obtain a certified cashier's check for the required funds.
3. Bring a valid government-issued photo ID to the closing appointment.

Congratulations on reaching this final milestone. If you have any questions, please contact your Loan Officer at [Phone Number] or [Email Address].

Sincerely,

[Lender Name]

[Department Name]

[Company Contact Information]