

Date: [Date]

Loan Number: [Loan Number]

Subject: Final Approval - Clear to Close

Dear [Borrower Name],

Congratulations! We are pleased to inform you that your mortgage refinance application has received final underwriting approval and is now "Clear to Close."

Property Address: [Property Address]

Loan Details:

- **New Loan Amount:** \$[Amount]
- **Interest Rate:** [Rate]%
- **Loan Term:** [Term years/months]

Next Steps:

1. **Closing Disclosure (CD):** You will receive a Closing Disclosure shortly. Please review and acknowledge receipt immediately, as federal law requires a three-day waiting period before you can sign your final documents.
2. **Closing Appointment:** Your loan coordinator will contact you to schedule the date, time, and location for your signing.
3. **Funds Required:** If any funds are required for closing, you will receive instructions on how to provide a wire transfer or cashier's check.
4. **Identification:** Please ensure you have a valid, government-issued photo ID available for the closing appointment.

Please refrain from any major financial changes, such as new credit inquiries, large purchases, or job changes, until your loan has officially funded.

If you have any questions, please contact your Loan Officer at [Phone Number] or [Email].

Sincerely,

[Loan Officer Name]

[Company Name]

[NMLS Number]