

Date: [Insert Date]

To: [Borrower Name]

Property Address: [Insert Property Address]

Loan Number: [Insert Loan Number]

Subject: NOTICE OF CLEAR TO CLOSE

Dear [Borrower Name],

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

Closing Details:

- **Closing Date:** [Insert Date]
- **Closing Time:** [Insert Time]
- **Closing Location:** [Insert Location/Title Company Name]

Next Steps:

1. **Closing Disclosure (CD):** You will receive a final Closing Disclosure. Please review and acknowledge this document immediately to avoid delays.
2. **Funds for Closing:** You will be notified of the exact amount required for closing. These funds must be provided via wire transfer or certified check as instructed by the settlement agent.
3. **Identification:** Please bring a valid government-issued photo ID for all parties signing the documents.
4. **Homeowners Insurance:** Ensure your final policy is active and the paid receipt is available if requested.

Please refrain from making any large purchases, applying for new credit, or changing employment status before the loan is funded, as a final credit refresh and employment verification may be performed.

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

Congratulations on your new home!

Sincerely,

[Loan Officer Name]

[Lending Institution Name]

[Contact Information]