

Date: [Date]

Loan Number: [Loan Number]

Borrower(s): [Borrower Names]

Property Address: [Property Address]

Subject: Clear to Close / Final Underwriting Approval

Dear [Borrower Names],

Congratulations! We are pleased to inform you that your mortgage loan application has received final underwriting approval and is now "Clear to Close." All prior underwriting conditions have been satisfied.

Next Steps:

- **Closing Disclosure (CD):** You will receive your final Closing Disclosure shortly. Please review and acknowledge it immediately, as there is a mandatory three-day waiting period before you can sign your final documents.
- **Closing Date:** Our closing department will coordinate with your Title/Escrow company to schedule your signing appointment.
- **Funds to Close:** Your final Closing Disclosure will outline the exact amount of funds required for closing. These funds must be provided via wire transfer or cashier's check.
- **Identification:** Please ensure you have a valid, government-issued photo ID available for your signing appointment.

Important Reminder: Please do not make any large purchases, apply for new credit, or change your employment status prior to the final funding of your loan, as this may impact your approval.

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

Sincerely,

[Underwriter Name or Department Name]

[Lending Institution Name]