

**Date:** [Insert Date]

**Loan Number:** [Insert Loan Number]

**Property Address:** [Insert Property Address]

Dear [Borrower Name],

Congratulations on the closing of your home loan. This letter provides instructions regarding your first mortgage payment to ensure your account remains in good standing.

**Payment Details:**

- **First Payment Due Date:** [Insert Date]
- **Total Monthly Payment:** \$[Insert Amount]
- **Late Fee Date:** [Insert Date]

**Payment Options:**

**1. Online Payment:**

Visit our website at [Insert URL] to set up a one-time payment or recurring monthly transfers.

**2. Payment by Mail:**

Please make checks payable to [Insert Company Name] and include your loan number on the check. Mail your payment to:

[Insert Mailing Address]

[Insert City, State, Zip Code]

**3. Automatic Withdrawal (ACH):**

To enroll in automatic payments, please complete the attached authorization form and return it to [Insert Email/Address].

**Important Note:** If your loan is transferred to a permanent servicer before your first payment, you will receive a "Notice of Transfer" in the mail. Until then, please follow the instructions above.

If you have any questions, please contact our Customer Service department at [Insert Phone Number].

Sincerely,

[Your Name/Company Name]

[Contact Title]