

[Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

RE: Final Closing Disclosure Approval - Loan Number: [Loan Number]

Dear [Borrower Name],

We are pleased to inform you that your mortgage loan application for the property located at [Property Address] has reached the final stage of processing. The Final Closing Disclosure (CD) has been reviewed and approved.

Please review the attached Final Closing Disclosure carefully. This document outlines your final loan terms, projected monthly payments, and the total costs required to close your loan.

Closing Details:

- **Closing Date:** [Date of Closing]
- **Closing Time:** [Time of Closing]
- **Location:** [Name of Title Company/Location]
- **Cash to Close:** \$[Amount]

The "Cash to Close" amount must be provided via wire transfer or certified check as per the instructions provided by the settlement agent. Please ensure you bring a valid government-issued photo ID to the signing appointment.

By signing this letter, you acknowledge that you have received and reviewed the Final Closing Disclosure and agree to proceed with the scheduled closing.

If you have any questions regarding these figures or the closing process, please contact your Loan Officer immediately at [Phone Number].

Sincerely,

[Loan Officer Name]

[Lending Institution Name]

Acknowledgment:

I/We hereby acknowledge receipt of the Final Closing Disclosure and approve the terms as presented.

Borrower Signature

Date