

Date: [Current Date]

[Borrower Name]
[Borrower Address]
[City, State, Zip Code]

Re: Mortgage Loan Commitment Letter

Dear [Borrower Name],

We are pleased to inform you that [Lender Name] has approved your application for a mortgage loan. This commitment is subject to the terms and conditions outlined below:

- **Loan Amount:** \$[Amount]
- **Loan Term:** [Number] Years
- **Interest Rate:** [Rate]%
- **Loan Type:** [Fixed/Adjustable]
- **Property Address:** [Full Address of Property]

Conditions of Approval:

1. Verification of clear title to the property.
2. Satisfactory final property appraisal.
3. Proof of valid homeowner's insurance policy.
4. Verification of current employment and income prior to closing.
5. [Additional Condition, if applicable]

This commitment will expire on [Expiration Date]. All closing documents must be executed on or before this date.

Please sign and return a copy of this letter to indicate your acceptance of these terms.

Sincerely,

[Authorized Officer Name]
[Lender Name]
[Contact Information]

Acceptance:

[Borrower Signature] Date: _____