

Date: [Insert Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

RE: FINAL LOAN COMMITMENT LETTER

Dear [Borrower Name],

[Lender Name] ("Lender") is pleased to inform you that your application for a commercial real estate loan has been approved. This letter serves as our formal commitment to provide financing under the following terms and conditions:

1. LOAN DETAILS

- **Borrower:** [Entity Name]
- **Loan Amount:** \$[Amount]
- **Purpose:** [Purchase / Refinance / Construction]
- **Collateral:** [Property Address/Description]
- **Interest Rate:** [Rate]% [Fixed/Variable]
- **Term:** [Number of Months/Years]
- **Amortization:** [Number of Years]
- **Repayment:** [Monthly/Quarterly] payments of principal and interest.

2. FEES AND COSTS

- **Origination Fee:** [Amount or %]
- **Appraisal Fee:** [Amount]
- **Closing Costs:** To be paid by Borrower at closing, including legal, title, and recording fees.

3. CONDITIONS PRECEDENT TO CLOSING

This commitment is subject to the following requirements:

- Satisfactory final title insurance policy.
- Satisfactory environmental site assessment (Phase I).
- Current certified survey of the property.
- Proof of adequate property and liability insurance naming Lender as Loss Payee.
- Execution of all final loan documents prepared by Lender's counsel.

4. EXPIRATION

This commitment shall expire on [Date] if the loan is not closed by such date, unless extended in writing by the Lender. To accept this commitment, please sign and return this letter by [Date].

Sincerely,

[Officer Signature]

[Officer Name]

[Officer Title]

[Lender Name]

ACCEPTANCE:

The undersigned Borrower hereby accepts the terms of this Commitment Letter.

By: _____

Name: [Authorized Signatory]

Date: _____