

[Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

RE: COMMITMENT LETTER FOR SYNDICATED COMMERCIAL MORTGAGE LOAN

Dear [Borrower Contact Name],

We are pleased to inform you that [Lead Arranger Bank Name], acting as Lead Arranger and Administrative Agent, along with a syndicate of lenders (collectively, the "Lenders"), has approved your application for a commercial mortgage loan subject to the terms and conditions outlined below:

1. BORROWER: [Borrower Legal Entity Name]

2. LOAN AMOUNT: \$[Amount in Numerical Form] ([Amount in Words] Dollars)

3. PURPOSE: [e.g., Acquisition / Refinancing / Construction] of the property located at [Property Address].

4. INTEREST RATE: [Fixed/Floating Rate] at [Percentage]% or [Benchmark Rate + Spread].

5. TENOR AND AMORTIZATION: A term of [Number] months with an amortization schedule of [Number] years.

6. COLLATERAL: First priority mortgage/deed of trust on the real property and improvements located at [Property Address], including an assignment of all rents and leases.

7. SYNDICATION PARTICIPANTS:

- [Lead Arranger Bank Name]: \$[Amount]
- [Participant Bank A]: \$[Amount]
- [Participant Bank B]: \$[Amount]

8. FEES:

- Arrangement Fee: [Percentage/Amount]
- Commitment Fee: [Percentage/Amount]
- Administrative Agent Fee: [Annual Amount]

9. KEY COVENANTS:

- Minimum Debt Service Coverage Ratio (DSCR) of [Ratio].

- Maximum Loan-to-Value (LTV) ratio of [Percentage]%.
• Submission of annual audited financial statements and rent rolls.

10. CONDITIONS PRECEDENT: This commitment is subject to satisfactory completion of final due diligence, including but not limited to: updated appraisal, environmental Phase I report, property inspection, title insurance, and final legal documentation executed by all syndicate members.

This commitment shall expire on [Expiry Date] if not accepted in writing by the Borrower and the required commitment fee is not paid.

Sincerely,

[Name of Authorized Signatory]
[Title]
[Lead Arranger Bank Name]

ACCEPTANCE:

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

Signature: _____
Name: [Name of Borrower Representative]
Date: _____