

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

[Date]

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

RE: Approval of Permanent Commercial Real Estate Loan

Dear [Borrower Contact Name],

We are pleased to inform you that [Lender Name] has approved your application for a permanent commercial real estate loan regarding the property located at [Property Address].

The terms and conditions of this approval are as follows:

- **Loan Amount:** \$[Amount]
- **Loan Purpose:** Permanent Financing
- **Interest Rate:** [Rate]% (Fixed/Variable)
- **Amortization Period:** [Number] Years
- **Loan Term:** [Number] Months/Years
- **Collateral:** First Mortgage/Deed of Trust on [Property Description]
- **Loan-to-Value (LTV):** [Percentage]%
- **Origination Fee:** \$[Amount]

This approval is subject to the following conditions being met prior to closing:

1. Satisfactory final appraisal report confirming a value of at least \$[Amount].
2. Clear title report and issuance of a lender's title insurance policy.
3. Evidence of adequate property and liability insurance naming the Lender as loss payee.
4. Final review and approval of all lease agreements and rent rolls.
5. Execution of all standard loan documentation required by the Lender.

This commitment is valid until [Expiration Date]. Please sign and return a copy of this letter by [Deadline Date] to indicate your acceptance of these terms.

We look forward to a successful closing.

Sincerely,

[Name of Loan Officer]
[Title]
[Lender Name]

Accepted by:

Signature: _____ Date: _____

Name/Title: [Borrower Name/Authorized Signatory]