

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

[Date]

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

**RE: Approval of Portfolio Commercial Real Estate Loan**

Dear [Borrower Name],

We are pleased to inform you that [Lender Name] has approved your application for a commercial real estate loan to be held in our investment portfolio. This approval is based on the information provided in your application and is subject to the terms and conditions outlined below:

- **Loan Amount:** \$[Amount]
- **Collateral Property:** [Property Address/Description]
- **Loan Term:** [Number of Months/Years]
- **Interest Rate:** [Rate]% (Fixed/Variable)
- **Amortization:** [Number of Years]
- **Origination Fee:** [Percentage/Amount]
- **Loan-to-Value (LTV):** [Percentage]%

**Conditions Precedent to Closing:**

This commitment is subject to the following requirements being met to the satisfaction of the Lender:

1. Receipt of a satisfactory certified appraisal.
2. Satisfactory environmental site assessment (Phase I/II).
3. Title insurance policy naming the Lender as first mortgagee.
4. Verification of property insurance coverage.
5. Final review of updated financial statements.
6. Execution of all standard portfolio loan documentation.

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

Sincerely,

[Officer Name]  
[Title]  
[Lender Name]

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**Acceptance:**

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

Signature: \_\_\_\_\_ Date: \_\_\_\_\_