

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

[Date]

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

**RE: Approval of Term 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 term loan. The details of the approved financing are outlined below:

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

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

- Satisfactory final appraisal confirming a Loan-to-Value (LTV) ratio of [Percentage]%.  
• Clean environmental report (Phase I).  
• Clear title insurance policy and current property survey.  
• Proof of adequate property and liability insurance naming the lender as loss payee.  
• Verification of [Specific Financial Document/Tax Return].

This commitment will expire on [Expiration Date] if not closed by that time. Please sign and return a copy of this letter to signify your acceptance of these terms.

We look forward to working with you to finalize this transaction.

Sincerely,

[Officer Name]  
[Title]  
[Lender Name]

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**Accepted by:**

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