

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

[Date]

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

**RE: Bridge Loan Approval for [Project Name/Property Address]**

Dear [Borrower Name],

We are pleased to inform you that [Lender Name] has approved your application for a construction bridge loan. This approval is based on the information provided in your application and is subject to the terms and conditions outlined below.

**Loan Terms:**

- **Loan Amount:** \$[Amount]
- **Interest Rate:** [Percentage]% per annum
- **Loan Term:** [Number] months
- **Collateral:** First Lien on [Property Address]
- **Origination Fee:** [Percentage]% of Loan Amount
- **Repayment:** [Interest Only/Bullet Payment at Maturity]

**Conditions for Closing:**

- Final appraisal verifying a value of at least \$[Amount].
- Satisfactory review of final construction plans and budget.
- Proof of valid builder's risk and liability insurance.
- Clear title report and issuance of a title insurance policy.
- Executed personal guarantees from [Guarantor Names].

This commitment will expire on [Expiration Date] if not accepted and closed. Please sign below to acknowledge your acceptance of these terms and return this letter to our office.

Sincerely,

[Officer Name]  
[Title]  
[Lender Name]

**Acceptance:**

I/We hereby accept the terms of this loan approval.

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[Borrower Signature]

Date: [Date]