

[Company Name]
[Company Address]
[City, State, Zip Code]
[Date]

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

RE: BRIDGE LOAN APPROVAL - [Property Address/Project Name]

Dear [Borrower Name],

We are pleased to inform you that [Lender Name] has approved your application for a real estate bridge loan. This approval is based on the underwriting review of the provided financial documentation and property details.

The terms of the approval are as follows:

- **Loan Amount:** \$[Amount]
- **Interest Rate:** [Percentage]% per annum
- **Loan Term:** [Number] months
- **Collateral:** First Lien Deed of Trust on [Property Address]
- **Loan-to-Value (LTV):** [Percentage]%
- **Origination Fee:** [Percentage]% of the loan amount
- **Repayment Terms:** Interest-only monthly payments with a balloon payment at maturity.

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

1. Satisfactory final appraisal report verifying a value of at least \$[Amount].
2. Clear title report and issuance of a lender's title insurance policy.
3. Proof of property insurance naming [Lender Name] as Loss Payee.
4. Review and approval of final construction/renovation budgets (if applicable).
5. Execution of all standard legal loan documents.

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

Sincerely,

[Name of Underwriter/Officer]
[Title]
[Lender Name]

Accepted By:

[Borrower Signature]

Date: _____