

DATE: [Current Date]

LENDER NAME: [Lender Name]

LENDER ADDRESS: [Lender Street Address]

LENDER CONTACT: [Phone/Email]

BORROWER(S): [Borrower Full Name(s)]

PROPERTY ADDRESS: [Full Property Address]

FHA CASE NUMBER: [FHA Case Number]

FINAL LOAN APPROVAL NOTICE

Dear [Borrower Name(s)],

Congratulations. We are pleased to inform you that your application for an FHA-insured mortgage loan has received **Final Approval**. The underwriting department has reviewed all submitted documentation and determined that you have met all federal and lender requirements for financing.

LOAN DETAILS:

- **Loan Amount:** \$[Amount]
- **Interest Rate:** [Rate]%
- **Loan Term:** [Term, e.g., 30 Years]
- **Loan Program:** FHA Fixed Rate / FHA ARM

CLOSING INFORMATION:

Your closing has been scheduled for [Closing Date] at [Time]. The closing will take place at the following location:

[Name of Title Company/Law Office]

[Address]

OUTSTANDING CONDITIONS:

While your loan is approved, the following items must be verified or provided at or prior to the closing table:

- Valid Government Issued Photo ID for all borrowers.
- Certified funds or wire transfer for the final "Cash to Close" amount.
- Evidence of a paid Homeowners Insurance Policy (Hazard Insurance).
- [Additional Condition, if any]

Please note that any significant change in your financial situation-including new debts, changes in employment, or large withdrawals from your bank accounts-prior to the moment of signing may void this approval.

We look forward to a successful closing. If you have any questions, please contact your Loan Officer at [Phone Number].

Sincerely,

[Underwriter or Loan Officer Name]

[Lender Name]