

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

Date: [Current Date]

Borrower(s): [Borrower Name(s)]
Property Address: [Subject Property Address]
FHA Case Number: [Case Number]

FHA CONDITIONAL COMMITMENT LETTER

Dear [Borrower Name(s)],

We are pleased to inform you that your application for an FHA-insured mortgage loan has been transitionally approved. This commitment is subject to the satisfaction of the conditions listed below.

Loan Terms

- **Loan Amount:** \$[Amount]
- **Interest Rate:** [Rate]%
- **Loan Term:** [Number of Months] months
- **Loan Type:** FHA Fixed/ARM

Conditions for Final Approval

The following items must be provided and reviewed prior to the issuance of a final "Clear to Close":

1. Satisfactory FHA Appraisal showing a value of at least \$[Purchase Price].
2. Completion of any repairs required by the FHA Appraiser.
3. Verification of updated paystubs for the most recent 30-day period.
4. Updated bank statements for the last 60 days showing sufficient funds for closing.
5. Clear Title Commitment and evidence of Homeowners Insurance.
6. Verification of employment (VOE) within 10 days of closing.
7. [Insert Additional Condition]
8. [Insert Additional Condition]

Please note that this commitment is subject to no material change in your financial condition, credit score, or employment status. Any additional debt incurred prior to closing may void this commitment.

This conditional commitment expires on: **[Expiration Date]**

Sincerely,

[Loan Officer Name]

[NMLS ID Number]

[Lender Name]