

Date: [Date]

Loan Number: [Loan Number]

Veteran Name: [Borrower Name]

Property Address: [Property Address]

VA CONDITIONAL MORTGAGE COMMITMENT LETTER

Dear [Borrower Name],

Congratulations. [Lender Name] is pleased to inform you that your application for a VA Guaranteed Home Loan has been conditionally approved based on the following terms:

- **Loan Amount:** \$[Amount]
- **Interest Rate:** [Rate]%
- **Loan Term:** [Number of Years] years
- **Loan Type:** VA Guaranteed Fixed/ARM

This commitment is subject to the satisfaction of the following conditions prior to closing:

1. Receipt of a valid VA Certificate of Eligibility (COE).
2. Satisfactory VA Appraisal and Notice of Value (NOV) showing a value of at least \$[Purchase Price].
3. Verification of sufficient residual income and debt-to-income ratio per VA guidelines.
4. Verification of current employment and stable income.
5. Verification of required cash to close and liquid reserves (if applicable).
6. Evidence of acceptable homeowner's insurance policy.
7. Clear title report and enforceable first lien position.
8. [Additional Custom Condition 1]
9. [Additional Custom Condition 2]

This commitment will expire on [Expiration Date]. If the loan does not close by this date, a new credit review and updated documentation may be required.

This is not an absolute approval. This commitment is based on the information provided in your initial application. Any material change in your financial status (such as new debt, loss of income, or change in credit score) may result in the withdrawal of this commitment.

Sincerely,

[Loan Officer Name]

[Title]

[Lender Name]

[NMLS Number]