

Date: [Date]

FHA Case Number: [Case Number]

Property Address: [Property Address]

Borrower(s): [Borrower Names]

FINAL FIRM COMMITMENT LETTER

Dear [Borrower Names],

We are pleased to inform you that your application for an FHA-insured mortgage loan has been granted Final Firm Commitment. Based on the review of your credit, income, and the property appraisal, your loan is officially approved subject to the terms outlined below.

Loan Terms:

- **Loan Amount:** \$[Amount]
- **Interest Rate:** [Rate]%
- **Loan Term:** [Number of Months]
- **Loan Program:** FHA Section [e.g., 203(b)]

Required Conditions for Closing:

1. Verification of current employment and income prior to funding.
2. Proof of homeowners insurance policy naming [Lender Name] as Loss Payee.
3. Final walkthrough of the property to ensure no material changes in condition.
4. Satisfactory review of the final Closing Disclosure.
5. [Insert Additional Condition if applicable]

This commitment is valid until [Expiration Date]. If the loan does not close on or before this date, a re-evaluation of your creditworthiness and an updated appraisal may be required.

Please contact your loan officer at [Phone Number] or [Email] to schedule your signing appointment.

Sincerely,

[Underwriter Name/Signature]

[Lender Name]

[Lender Address]