

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

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

RE: Final Firm Commitment Letter

Loan Number: [Loan Number]
Property Address: [Property Address]

Dear [Borrower Name],

We are pleased to inform you that [Lender Name] has granted final approval for your Home Equity [Loan/Line of Credit]. This letter serves as our firm commitment to provide financing under the following terms and conditions:

- **Commitment Amount:** \$[Amount]
- **Product Type:** [Fixed Rate Loan / Variable HELOC]
- **Interest Rate:** [Percentage]%
- **Loan Term:** [Number of Months/Years]
- **Repayment Terms:** [Monthly Payment Details]
- **Closing Date:** [Date]

Conditions of Closing:

This commitment is subject to the following final requirements being met prior to or at the time of closing:

1. Verification of clear title and updated title insurance policy.
2. Proof of current homeowners insurance naming [Lender Name] as loss payee.
3. Execution of all final loan documents and disclosures.
4. [Insert Additional Condition]

Please note that any material change in your financial condition or credit score between now and the closing date may result in the withdrawal of this commitment.

To accept this commitment, please sign below and return this letter by [Expiration Date].

Sincerely,

[Loan Officer Name]
[Lender Name]

Acknowledgment and Acceptance:

I/We hereby accept the terms of this Commitment Letter.

[Borrower Signature]

[Date]