

DATE: [Date]

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

PROPERTY ADDRESS: [Subject Property Address]

LOAN NUMBER: [Loan Number]

Dear [Borrower Name(s)],

Congratulations. [Lender Name] is pleased to inform you that your application for a Jumbo Mortgage loan has received final approval. This letter serves as our formal commitment to provide financing under the following terms and conditions:

LOAN TERMS:

- **Loan Amount:** \$[Amount]
- **Interest Rate:** [Rate]%
- **Loan Product:** [e.g., 30-Year Fixed / 7/1 ARM]
- **Loan Term:** [Number of months]
- **Amortization Type:** [Amortization Type]
- **Appraised Value:** \$[Amount]
- **Loan-to-Value (LTV):** [Percentage]%

CLOSING DETAILS:

- **Closing Date:** [Date]
- **Expiration Date of Commitment:** [Date]
- **Cash to Close:** \$[Estimated Amount] (Final figure to be provided via Closing Disclosure)

CONDITIONS PRECEDENT TO FUNDING:

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

1. Verification of no material change in financial condition, employment, or credit standing.
2. Satisfactory final walkthrough inspection of the property.
3. Receipt of an enforceable first lien position title insurance policy.
4. Evidence of active homeowner's insurance policy with [Lender Name] named as Loss Payee.
5. [List any specific jumbo-specific trailing documents or reserve requirements].

Please acknowledge your acceptance of this commitment by signing below and returning a copy to your Loan Officer.

Sincerely,

