

Date: [Date]

Borrower Name: [Borrower Full Name]

Property Address: [Subject Property Address]

Loan Number: [Loan Reference Number]

RE: FINAL FIRM COMMITMENT LETTER

Dear [Borrower Name],

We are pleased to inform you that [Lending Institution Name] has officially approved your application for the mortgage refinance of the property located at the address listed above. This letter serves as our formal commitment to fund your loan under the following terms and conditions:

- **Loan Amount:** \$[Amount]
- **Loan Program:** [Program Type, e.g., 30-Year Fixed]
- **Interest Rate:** [Rate]%
- **Term:** [Number of Months]
- **Appraised Value:** \$[Amount]
- **Estimated Closing Date:** [Date]

This commitment is subject to the satisfaction of the following final conditions prior to or at the time of closing:

1. No material change in the financial condition or creditworthiness of the Borrower.
2. Verification of final employment and income status.
3. Receipt of a satisfactory final title insurance policy.
4. Evidence of active homeowner's insurance with the Lender listed as the loss payee.
5. Execution of all final loan documents and disclosures.

Please note that this commitment will expire on [Expiration Date]. If the loan does not close by this date, the terms of this commitment may be subject to renegotiation or cancellation.

Congratulations on your approval. We look forward to a successful closing.

Sincerely,

[Name of Loan Officer/Underwriter]

[Title]

[Lending Institution Name]