

Date: [Insert Date]

Borrower Name: [Insert Borrower Name]

Property Address: [Insert Property Address]

VA Case Number: [Insert Case Number]

Loan Amount: [Insert Loan Amount]

Dear [Insert Borrower Name],

We are pleased to inform you that your application for a VA Home Loan has received Final Firm Commitment approval. This signifies that your loan has been fully underwritten and meets all Department of Veterans Affairs and lender requirements.

Loan Terms:

- **Interest Rate:** [Insert Rate]%
- **Loan Term:** [Insert Term, e.g., 30 Years]
- **Monthly Payment (P&I):** \$[Insert Amount]
- **Down Payment:** [Insert Amount, if applicable]

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

- Verification of no material change in financial status or employment.
- Final inspection of property repairs (if applicable).
- Clear title report and valid homeowner's insurance policy.
- [Insert Additional Condition]

The next step in the process is the scheduling of your loan closing. Our closing department will contact you shortly to coordinate the date, time, and location.

Congratulations on reaching this milestone. Should you have any questions, please contact your Loan Officer at [Insert Phone Number].

Sincerely,

[Insert Underwriter/Official Name]

[Insert Lender Name]

[Insert Lender NMLS ID]