

**DATE:** [Insert Date]

**TO:** [Broker Name/Company Name]

**ATTN:** [Broker Contact Person]

**ADDRESS:** [Broker Address]

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# FINAL FIRM COMMITMENT LETTER

**RE: Mortgage Loan Approval**

**Borrower(s):** [Borrower Name(s)]

**Loan Number:** [Loan Number]

**Property Address:** [Full Property Address]

**Loan Amount:** \$[Amount]

**Loan Program:** [Program Type, e.g., 30-Year Fixed]

**Interest Rate:** [Rate]%

**LTV/CLTV:** [LTV Percentage]%

Dear [Broker Contact Person],

We are pleased to inform you that [Lender Name] has granted final firm commitment for the mortgage loan application referenced above. Based on our review of the submitted documentation, this loan has been officially approved for funding.

**Conditions of Commitment:**

- All prior-to-funding (PTF) conditions must be cleared by the underwriting department.
- No material change in the borrower's financial position, credit score, or employment status occurs prior to closing.
- Final verification of employment (VOE) must be completed within [Number] days of the note date.
- Property must remain in the same condition as stated in the appraisal report.

**Closing Instructions:**

Please coordinate with our closing department to schedule the signing. All closing documents must be executed in accordance with state and federal regulations. This commitment will expire on [Expiration Date].

Thank you for choosing [Lender Name] for your wholesale lending needs. We look forward to a successful closing.

Sincerely,

[Authorized Signature]

[Name of Underwriter/Closing Manager]

[Lender Name]

[Lender Phone Number]