

Date: [Date]

Borrower(s): [Borrower Names]

Property Address: [Full Property Address]

Loan Number: [Loan Reference Number]

FINAL RESIDENTIAL MORTGAGE COMMITMENT LETTER

Dear [Borrower Names],

We are pleased to inform you that [Lender Name] has approved your application for a residential mortgage loan. This final commitment is based on the information provided in your application and is subject to the terms and conditions outlined below.

1. LOAN TERMS

- **Loan Amount:** \$[Amount]
- **Loan Product:** [e.g., 30-Year Fixed]
- **Interest Rate:** [Rate]%
- **Term:** [Number of Months] months
- **Monthly Principal & Interest:** \$[Amount]

2. CLOSING DETAILS

- **Estimated Closing Date:** [Date]
- **Down Payment Required:** \$[Amount]
- **Estimated Cash to Close:** \$[Amount]

3. CONDITIONS PRECEDENT TO FUNDING

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

- Verification of no material change in financial condition or employment status.
- Evidence of a valid homeowner's insurance policy with [Lender Name] listed as loss payee.
- Clear title report and issuance of a title insurance policy.
- Final property inspection (if applicable).
- Execution of all final loan documents and disclosures.

4. EXPIRATION

This commitment letter is valid until [Expiration Date]. If the loan does not close on or before this date, the interest rate and terms may be subject to change or the commitment may be withdrawn.

Congratulations on your new home. We look forward to a successful closing.

Sincerely,

[Loan Officer Name]

[Title]

[Lender Name]

ACKNOWLEDGMENT

I/We, the undersigned, hereby accept the terms and conditions of this Final Mortgage Commitment Letter.

Borrower Signature

Date