

[Lender Name]
[Lender Address]
[City, State, Zip Code]
[Phone Number]

Date: [Date]

Borrower(s): [Borrower Name(s)]
Property Address: [Subject Property Address]
FHA Case Number: [Case Number]

Dear [Borrower Name],

Congratulations. [Lender Name] is pleased to inform you that your application for a Federal Housing Administration (FHA) insured mortgage loan has been approved, subject to the terms and conditions outlined below.

Loan Terms:

- **Loan Amount:** \$[Amount]
- **Interest Rate:** [Rate]%
- **Loan Term:** [Number of Months/Years]
- **Loan Type:** FHA Fixed/ARM

Conditions of Commitment:

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

1. Verification of continued employment and stable income.
2. Satisfactory final inspection of the property (if applicable).
3. Proof of homeowners insurance policy naming [Lender Name] as loss payee.
4. No material change in your financial condition or credit score.
5. Completion of FHA-required repairs as identified in the appraisal.
6. [Additional Condition 1]
7. [Additional Condition 2]

Expiration Date:

This loan commitment is valid until [Expiration Date]. If the loan does not close on or before this date, this commitment shall become null and void unless extended in writing by the lender.

Please contact your Loan Officer at [Phone Number] if you have any questions regarding these conditions.

Sincerely,

[Name of Authorized Representative]

[Title]

[Lender Name]