

**Date:** [Insert Date]

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

**Property Address:** [Insert Property Address]

**FHA Case Number:** [Insert FHA Case Number]

**Original Commitment Expiration Date:** [Insert Original Date]

Dear [Insert Borrower Name],

This letter serves as official notification that [Insert Lending Institution Name] has approved an extension of the mortgage credit commitment for the above-referenced FHA loan application.

The terms of the original commitment are hereby extended as follows:

- **New Commitment Expiration Date:** [Insert New Date]
- **Extension Fee (if applicable):** [Insert Amount or "N/A"]

Please be advised that this extension is subject to the following conditions:

1. There has been no material change in the borrower's financial position, creditworthiness, or employment status.
2. The property condition remains unchanged from the original appraisal.
3. Current FHA interest rates and mortgage insurance premium (MIP) requirements at the time of closing will apply.
4. Updated documentation (such as recent pay stubs or bank statements) may be required prior to closing.

All other terms and conditions of the original conditional commitment remain in full force and effect. Failure to close the loan by the new expiration date may result in the expiration of this commitment and may require a new application and appraisal.

If you have any questions regarding this extension, please contact your loan officer at [Insert Phone Number].

Sincerely,

[Insert Signature]

[Insert Name of Authorized Officer]

[Insert Title]

[Insert Lending Institution Name]