

**Date:** [Date]

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

**Loan Number:** [Loan Number]

**Borrower(s):**

[Borrower Name]

[Co-Borrower Name]

[Property Address]

[City, State, Zip Code]

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# FINAL MORTGAGE COMMITMENT LETTER

Dear [Borrower Name],

We are pleased to inform you that [Lender Name] has granted final approval for your Federal Housing Administration (FHA) insured mortgage loan. Based on the review of your financial documentation and the property appraisal, we are prepared to fund your loan under the following terms:

- **Loan Amount:** \$[Amount]
- **Interest Rate:** [Rate]%
- **Loan Term:** [Number of Months] months
- **Loan Type:** FHA Fixed Rate / Adjustable Rate
- **Purchase Price:** \$[Amount]
- **Down Payment:** \$[Amount]

## CONDITIONS OF APPROVAL

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

1. Verification of no material change in financial status, employment, or credit standing.
2. Satisfactory final inspection of the property (if applicable).
3. Verification of required cash to close and reserves.
4. Execution of all final FHA-required disclosures and loan documents.
5. Proof of homeowners insurance policy naming [Lender Name] as Loss Payee.

## EXPIRATION

This commitment 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 re-approval.

Please contact your Loan Officer, [Officer Name], at [Phone Number] to coordinate your signing and closing date.

Congratulations on your new home financing.

Sincerely,

[Authorized Signature]

[Title]

[Lender Name]

[Lender Address]