

**DEPARTMENT OF VETERANS AFFAIRS
CONDITIONAL LOAN COMMITMENT**

Date: [Insert Date]

To: [Veteran Name]

Address: [Veteran Address]

City, State, Zip: [City, State, Zip]

Re: VA Case Number: [Insert Case Number]

Dear [Veteran Name],

We are pleased to inform you that your application for a VA Home Loan has been conditionally approved based on the preliminary information provided. This commitment is subject to the satisfaction of the conditions listed below.

Loan Terms:

- Loan Amount: \$[Insert Amount]
- Interest Rate: [Insert Rate]%
- Loan Term: [Insert Years] years
- Loan Type: VA Guaranteed Mortgage

Conditions for Final Approval:

- Receipt of a satisfactory VA Certificate of Eligibility (COE).
- A VA-approved appraisal of the property indicating a value not less than the purchase price.
- Verification of stable and sufficient income and employment.
- Verification of sufficient funds to cover closing costs and required reserves.
- Satisfactory review of the final title report and homeowner's insurance policy.
- No material change in your financial status or credit score prior to closing.
- Compliance with all VA statutory and regulatory requirements.

This conditional commitment is not an unconditional guarantee of funding. This offer will expire on [Insert Expiration Date] unless an extension is granted in writing.

Please contact your loan officer at [Insert Phone Number] to proceed with the next steps of your loan process.

Sincerely,

[Name of Underwriter/Loan Officer]

[Lending Institution Name]

[NMLS ID Number]