

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

Date: [Current Date]

Borrower(s): [Borrower Name(s)]
Property Address: [Subject Property Address]
VA Case Number: [VA Case Number]
Loan Amount: \$[Amount]

Dear [Borrower Name],

Congratulations. [Lender Name] is pleased to inform you that your application for a VA Guaranteed Home Loan has received final approval. This letter serves as our formal commitment to provide financing for the purchase of the property listed above.

Loan Terms:

- **Loan Type:** VA Guaranteed Fixed Rate
- **Interest Rate:** [Rate]%
- **Term:** [Number of Months] months
- **Funding Fee:** [Exempt / Amount to be financed / Amount paid in cash]

Final Conditions for Closing:

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

1. Verification of no material change in financial condition or employment status.
2. Clear title report and updated homeowner's insurance policy naming the lender as loss payee.
3. Final inspection of the property (if repairs were required by the VA appraisal).
4. Execution of all final VA and lender-specific closing documents.

Please coordinate with your loan officer and the settlement agent to schedule your closing date. If you have any questions regarding your final closing disclosure or the next steps, please contact us immediately.

Thank you for your service to our country.

Sincerely,

[Officer Name]

[Title]

[Lender Name]