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

Date: [Date]

RE: VA Joint Loan Commitment Letter

Veteran Borrower: [Veteran Name]
Co-Borrower: [Co-Borrower Name]
Property Address: [Full Property Address]
VA Case Number: [Case Number]

To the Department of Veterans Affairs and Interested Parties,

This letter serves as a formal commitment by [Lender Name] to provide financing for the purchase of the property located at the address listed above. This is a Joint Loan involving a Veteran and a [Non-Veteran / Non-Spouse Veteran] co-borrower.

Loan Terms:

- **Loan Amount:** $[Amount]
- **Interest Rate:** [Rate]%
- **Loan Term:** [Number of Months]
- **Loan Type:** VA Guaranteed Joint Loan

Conditions of Commitment:

This commitment is subject to the following requirements:

1. Verification of the Veteran's available Certificate of Eligibility (COE).
2. Final approval of the Joint Loan application by VA Central Office (if required) or underwriter review of the 25% equity/down payment requirements for the non-guaranteed portion of the loan.
3. A satisfactory VA Appraisal showing the property meets Minimum Property Requirements (MPRs).
4. Satisfactory review of final title insurance, homeowners insurance, and closing disclosures.
5. No material change in the financial status or creditworthiness of either borrower prior to closing.

The undersigned lender agrees to process this loan in accordance with VA Pamphlet 26-7 (Lenders Handbook) regarding Joint Loans, ensuring the Veteran's guaranty is applied appropriately to the Veteran's portion of the loan liability.

This commitment will expire on [Expiration Date].

Sincerely,

[Signature]
[Name of Loan Officer]
[Title]
[NMLS ID Number]