

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

Date: [Current Date]

Borrower(s): [Borrower Name(s)]
Property Address: [Subject Property Address]
Loan Number: [Loan Number]

VA LOAN COMMITMENT LETTER

Dear [Borrower Name],

Congratulations. [Lender Name] is pleased to inform you that your application for a Department of Veterans Affairs (VA) guaranteed home purchase loan has been approved, subject to the terms and conditions outlined below.

LOAN TERMS:

- **Loan Amount:** \$[Amount]
- **Loan Program:** VA Guaranteed Fixed Rate
- **Interest Rate:** [Rate]%
- **Loan Term:** [Number of Months] months
- **LTV (Loan to Value):** [Percentage]%

PRIOR TO CLOSING CONDITIONS:

This commitment is subject to the following requirements being met to the lender's satisfaction:

1. Verification of valid VA Certificate of Eligibility (COE).
2. Satisfactory VA Appraisal report showing a value of at least \$[Purchase Price].
3. Final verification of employment and current income.
4. Proof of sufficient funds to cover any applicable closing costs or down payment.
5. Clear title report and evidence of homeowners insurance.
6. No material change in your financial condition or credit score prior to funding.

EXPIRATION:

This commitment will expire on [Expiration Date]. Closing must occur on or before this date unless an extension is granted in writing by the lender.

Thank you for your service to our country. We look forward to working with you to finalize your home purchase.

Sincerely,

[Loan Officer Name]

[Title]

[NMLS Number]

Acceptance:

Borrower Signature / Date