

**[Lender Name]**  
[Lender Address]  
[City, State, Zip Code]

[Date]

**[Borrower Name]**  
[Borrower Address]  
[City, State, Zip Code]

**RE: COMMITMENT LETTER - PORTFOLIO LOAN**

Property Address: [Investment Property Address]  
Loan Number: [Loan Reference Number]

Dear [Borrower Name],

[Lender Name] ("Lender") is pleased to inform you that your application for a portfolio investment property loan has been approved subject to the terms and conditions outlined below:

- **Loan Amount:** \$[Amount]
- **Loan Term:** [Number of Months/Years]
- **Interest Rate:** [Percentage]% (Fixed/Adjustable)
- **Loan-to-Value (LTV):** [Percentage]%
- **Amortization Type:** [e.g., 30-Year Fixed / Interest Only]
- **Prepayment Penalty:** [Details of penalty or "None"]
- **Collateral:** First Lien Position on [Property Address]

**Conditions for Closing:**

1. Satisfactory final property appraisal showing a minimum value of \$[Amount].
2. Verification of sufficient liquidity and cash reserves as per portfolio guidelines.
3. Title insurance policy clear of unauthorized liens or encumbrances.
4. Evidence of hazard and liability insurance naming Lender as Loss Payee.
5. Execution of all final loan documents and mortgage instruments.
6. [Insert Additional Specific Condition]

This commitment is issued under our portfolio program and is not intended for sale to the secondary market (FNMA/FHLMC). This offer is valid until [Expiration Date]. If closing does not occur by this date, the Lender reserves the right to renegotiate terms or terminate this commitment.

Please acknowledge your acceptance of these terms by signing below and returning this letter by [Return Date].

Sincerely,

[Officer Signature]  
[Officer Name]  
[Title]

---

**ACCEPTANCE:**

The undersigned Borrower(s) hereby accept the terms and conditions of this Commitment Letter.

---

[Borrower Name], Borrower

---

Date