

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

Date: [Date]

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

RE: COMMITMENT LETTER FOR INVESTMENT PROPERTY LOAN

Dear [Borrower Name],

[Lender Name] ("Lender") is pleased to inform you that your application for a mortgage loan to purchase the investment property located at **[Property Address]** has been approved, subject to the terms and conditions outlined below:

- **Loan Amount:** \$[Amount]
- **Loan Purpose:** Investment Property Purchase
- **Interest Rate:** [Rate]% (Fixed/Adjustable)
- **Loan Term:** [Number of Months/Years]
- **Loan-to-Value (LTV):** [Percentage]%
- **Monthly Payment (P&I):** \$[Amount]
- **Origination Fee:** \$[Amount]

Conditions of Closing:

This commitment is subject to the satisfaction of the following requirements prior to or at the time of closing:

1. Satisfactory independent appraisal showing a minimum value of \$[Amount].
2. Evidence of valid hazard and liability insurance naming the Lender as loss payee.
3. Clear and marketable title to the property.
4. Verification of sufficient funds for down payment and closing costs.
5. No material adverse change in the Borrower's financial condition prior to closing.
6. Execution of all standard legal documentation required by the Lender.

Expiration Date:

This commitment shall expire on [Expiration Date] unless the loan is closed or an extension is granted in writing by the Lender.

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

Sincerely,

[Officer Name]
[Title]
[Lender Name]

Accepted By:

[Borrower Name]
Date: _____