

**Date:** [Insert Date]

**Borrower(s):** [Insert Borrower Names]

**Property Address:** [Insert Property Address]

**Loan Number:** [Insert Loan Number]

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# FEDERAL HOUSING ADMINISTRATION (FHA) LOAN COMMITMENT

Dear [Insert Borrower Name],

We are pleased to inform you that your application for an FHA-insured mortgage loan has been conditionally approved. This commitment is based on a review of your credit, income, and asset documentation provided to date.

## **Loan Terms:**

- **Loan Amount:** \$[Insert Amount]
- **Interest Rate:** [Insert Rate]%
- **Loan Term:** [Insert Term, e.g., 30 Years]
- **Loan Program:** FHA Fixed/ARM

## **Outstanding Condition: Subject to Appraisal**

This commitment is strictly contingent upon the receipt and satisfactory review of a formal FHA appraisal. The appraisal must meet the following requirements:

- The property's appraised value must be equal to or greater than the purchase price of \$[Insert Purchase Price].
- The property must meet all HUD/FHA Minimum Property Requirements (MPR) regarding safety, security, and structural soundness.
- Any repairs or inspections flagged by the appraiser must be completed and re-inspected prior to closing.

## **Additional Conditions:**

1. Verification of no material change in financial status or employment prior to funding.
2. Final review of a clear Title Commitment and Evidence of Homeowners Insurance.
3. Compliance with all FHA statutory investment and down payment requirements.

This commitment will expire on [Insert Expiration Date]. Please contact your Loan Officer at [Insert Phone Number] to coordinate the appraisal inspection or if you have any questions.

Sincerely,

[Insert Underwriter/Loan Officer Name]

[Insert Lending Institution Name]

[Insert Contact Information]