

Date: [Date]

Borrower(s): [Borrower Name(s)]

Property Address: [Full Property Address]

Loan Number: [Loan Number]

FINAL MORTGAGE APPROVAL COMMITMENT LETTER

Dear [Borrower Name(s)],

We are pleased to inform you that [Lending Institution Name] has officially approved your mortgage application for the purchase of the property located at the address listed above. This letter serves as our formal commitment to provide financing under the following terms:

- **Loan Amount:** \$[Amount]
- **Loan Program:** [e.g., 30-Year Fixed]
- **Interest Rate:** [Rate]%
- **Loan Term:** [Number of Months]
- **Down Payment:** \$[Amount]

This approval is final, subject only to the following standard closing conditions:

- No material change in your financial condition or employment status prior to closing.
- Proof of homeowners insurance policy naming the lender as loss payee.
- Final verification of property title and clear title report.
- Execution of all final loan documents at the time of closing.

Your scheduled closing date is **[Closing Date]** at **[Time]**. The closing will take place at **[Location/Title Company Name]**.

Please note that you will receive a Closing Disclosure at least three business days prior to your closing date, which will outline the final closing costs and the exact amount of funds required for wire transfer.

Congratulations on your new home. If you have any questions, please contact your Loan Officer at [Phone Number] or [Email Address].

Sincerely,

[Signature]

[Name of Loan Officer]

[Title]

[Lending Institution Name]