

[Date]

[Lender Name]

[Lender Address]

[City, State, Zip Code]

RE: Final Authorization for Down Payment Assistance

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

Property Address: [Full Property Address]

Loan Number: [Mortgage Loan Number]

Assistance Amount: \$[Amount]

To Whom It May Concern,

This letter serves as the formal final authorization for the disbursement of down payment assistance funds for the above-referenced real estate transaction.

The [Organization/Program Name] has completed the final review of the borrower's file. We confirm that all program requirements, eligibility criteria, and documentation benchmarks have been met. The total assistance amount of \$[Amount] is hereby approved to be applied toward the borrower's down payment and/or closing costs.

These funds will be wired directly to the closing agent, [Title Company/Closing Attorney Name], upon receipt of the final Closing Disclosure and confirmation of the scheduled closing date: [Closing Date].

This authorization is contingent upon the following:

- No material change in the borrower's financial status prior to closing.
- The primary mortgage loan being finalized under the terms previously disclosed.
- Execution of all secondary subordinate lien documents by the borrower at the time of closing.

Please contact our office at [Phone Number] or [Email Address] if you require further information or specific wiring instructions.

Sincerely,

[Signature]

[Typed Name]

[Title]

[Organization Name]