

Down Payment Commitment Letter

Date: [Insert Date]

To: [Lending Institution Name]

Address: [Lending Institution Address]

Loan Application Number: [Insert Number]

Subject: Confirmation of Down Payment Funds for First-Time Home Purchase

To Whom It May Concern,

I, [Your Full Name], am submitting this letter to formally confirm my commitment to provide the down payment for the purchase of the property located at:

Property Address: [Insert Full Property Address]

I certify that I have the required funds available in the amount of \$[Insert Dollar Amount] to be used toward the down payment and closing costs of the aforementioned property. These funds are currently held in the following account(s):

- Financial Institution: [Bank Name]
- Account Type: [e.g., Savings/Checking]
- Account Number (Last 4 digits): [Insert Digits]

I further certify that as a first-time homebuyer, these funds are from my own personal resources and are not encumbered by any liens, nor are they a loan that requires repayment (unless otherwise documented as a formal gift or grant).

I understand that the lender will verify the availability of these funds prior to the closing of the loan. I authorize [Lending Institution Name] to perform any necessary verification regarding the source and availability of these funds.

Sincerely,

[Signature]

[Printed Full Name]

[Phone Number]

[Email Address]