

# Formal commercial property financing

Subject: Commercial Real Estate Loan Commitment - [Property Description]

Dear [Applicant/Company],

We hereby issue this formal commitment letter for the commercial real estate financing you have requested for the acquisition/refinancing of the property located at [Address].

Financing Structure:

- Loan Amount: \$[Amount]
- Loan-to-Value: [Percentage]%
- Interest Rate: [Rate]% fixed for [Years] years
- Amortization: [Years] years
- Debt Service Coverage Required: [Ratio]:1 minimum

This commitment is contingent upon satisfactory environmental assessment, updated property appraisal, tenant lease reviews, and property inspection. All conditions must be satisfied within [Days] days of this letter.

The proposed loan will be secured by a first mortgage on the subject property and personal guarantees from principals holding [Percentage]% or greater ownership interest.

We look forward to closing this transaction and establishing a long-term banking relationship.

Sincerely,

[Commercial Real Estate Division]

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