

MORTGAGE OFFER LETTER

Lender: _____

Borrower: _____

Property Information:

Property Address: _____

Legal Description: _____

Loan Details:

Loan Amount: _____ USD

Interest Rate: _____ % per annum

Term of Loan: _____ months

Payment Schedule: _____

Conditions of Offer:

This mortgage offer is subject to the following conditions: 1) Verification and approval of borrower's creditworthiness and financial information; 2) Appraisal of the property to meet or exceed the loan amount; 3) Title search showing clear ownership and no outstanding liens; 4) Compliance with all applicable federal, state, and local laws and regulations; 5) Execution of all required legal documents, including mortgage note and deed of trust; 6) Payment of all related fees and closing costs as applicable; 7) No material adverse changes to borrower's financial status prior to loan closing.

Borrower's Representations and Warranties:

The Borrower represents and warrants that all information provided to the Lender is true, accurate, and complete as of the date of this offer and that Borrower will notify Lender promptly of any material changes in financial condition. Borrower agrees to comply with all terms and conditions herein and in related loan documents.

Lender's Rights and Remedies:

Lender reserves the right to terminate this offer at any time prior to loan closing if any conditions are not met or if Borrower fails to comply with the terms. In case of default, Lender may exercise all rights and remedies provided by applicable law, including foreclosure and collection proceedings.

Governing Law and Venue:

This offer, and any resulting loan agreement, shall be governed by and construed in accordance with the laws of the State of _____. Borrower and Lender agree that exclusive jurisdiction and venue for any disputes shall lie in the state or federal courts located in _____ County, _____.

Confidentiality:

The parties agree to keep all information related to this offer and any resulting loan agreement confidential, except as required by law or to professional advisors, lenders, insurers, or governmental authorities.

Signatures:

LENDER'S SIGNATURE

BORROWER'S SIGNATURE

Signature: _____

Signature: _____

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