

[Your Name]
[Your Address]
[City, State, ZIP Code]
[Email Address]
[Phone Number]
[Date]

[Loan Officer's Name]
[Lender's Name]
[Lender's Address]
[City, State, ZIP Code]

Subject: Acceptance of Loan Terms

Dear [Loan Officer's Name],

I am writing to formally accept the terms of the loan as outlined in the loan offer dated [Date of Loan Offer]. After careful consideration, I agree to the following terms:

- Loan Amount: [Amount]
- Interest Rate: [Rate]
- Loan Term: [Term Duration]
- Monthly Payment: [Amount]

I understand the obligations and responsibilities that come with this loan, and I am prepared to adhere to all terms and conditions stated in the agreement.

Please let me know the next steps to proceed with the loan disbursement.

Thank you for your assistance.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]