**Sample Gift Letter**

I, \_\_\_\_\_\_\_\_(A)\_\_\_\_\_\_\_\_\_ hereby certify that I/We given/will give a gift of $ \_\_\_\_\_(B)\_\_\_\_\_\_\_ to \_\_(C)\_\_\_\_\_\_\_\_\_\_\_\_, my \_\_\_\_\_\_(D)\_\_\_\_ for the premises located at \_\_\_\_\_\_\_\_\_\_\_\_\_\_(E)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ on \_\_\_(F)\_\_\_\_. I/We certify that this is a bona fide gift and there is no obligation, expressed or implied, to repay this sum in cash or other services of any kind now or in the future. I/We understand that documentation of this gift will be required.

* Documentation that the gift has been withdrawn from the account listed below.
* Documentation that the applicant and/or the applicant's attorney has received the gift funds prior to settlement.

Please accept this letter as proof that I am giving \_\_\_\_\_\_(G)\_\_\_\_\_\_ permission to confirm that the funds came from the account listed below:

Name of Depository or other Source: \_\_\_\_\_\_(H)\_\_\_\_\_\_\_\_

Address: \_\_\_\_\_\_(I)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Account Number: \_\_\_\_\_\_(J)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

I/We certify that gift funds referenced above were given to the applicant by the donor listed below, and were not made available to the donor from any individual or entity with an interest in the sale of the property. I/We understand that this statement includes the seller, real estate agent, builder, loan officer, or any entity associated with them.

\_\_\_\_\_\_\_\_\_\_\_(K)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_(L)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_(M)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_(N)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_(N)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Documentation of gift funds must meet the lender's requirements. Most gift funds related to a mortgage loan must be documented by:

1. Verification that funds have been in donor account for a minimum of 60 days (seasoning). This may require provision of one or more bank statement(s).
2. Verification that funds have been transferred into the applicant's bank account. This may require copies of deposit and withdrawal slips, and bank statements from the borrower showing the funds are currently in the account.

**Key**

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| *A - Name of Donor* | *B - Amount being gifted* |
| *C - Name of applicant(s)* | *D - Relation to A* |
| *E - Address of property being purchased* | *F - Date gift is being given* |
| *G - Name of Lender* | *H - Originating Financial Institution for gift funds* |
| *I - Address of Originating Financial Institution* | *J - Account number for Originating Source* |
| *K - Signature of Donor* | *L - Telephone Number for Donor* |
| *M - Address of Donor* | *N - Signature of Applicant(s)* |