

Date: _____

Borrower Name: _____

Property Address: _____

Loan Number: _____

I, _____ (Donor(s)), do hereby certify that on _____ (date), I have given / will give (circle one) a gift of \$ _____ (amount) to _____ (Recipient), my _____ (relationship).

This gift is to be applied toward the purchase of the property located at:

_____ (street, city, state, zip). I further certify that there is no repayment expected or implied either in the form of cash or by future services from the recipient. The source of this gift was / is (circle One):

Type of Account: _____

Account Number: _____

Name of Depository: _____

Address of Depository: _____

Signature of Donor(s): _____

Printed Name of Donor(s): _____

Address of Donor(s): _____

Telephone Number: _____

WARNING: Section 1010 of Title 18 U.S.C., Federal Housing Administration Transactions provides: "Whoever, for the purpose of influencing in any way the action of such administration...makes, passes, utters, or publishes any statement, knowing the same to be false...shall be fined not more than \$5,000 or imprisoned not more than two years or both."

_____ _____
Borrower **Co-Borrower**

I / We, _____ (Donor(s) Name), hereby state that the funds given to _____ (Borrower(s)), for the purchase of property located at the address above were not derived in any way from the Seller, Real Estate Agent / Broker, Builders, Loan Officer or any entity associated with this transaction.

_____ _____
 Donor Date Donor Date

All FHA Loan Applicants: Please follow the instructions below for gift fund source documentation.

- ✓ If gift funds are not deposited to the homebuyer's account prior to closing:
 - There must be clear evidence that the withdrawal of funds came from the donor's personal account (copy of bank statement) in addition to copies of the cashier's check, money order, or any other type of bank check issued correlating with the withdrawal.
 - If the donor borrowed the gift funds, the donor must provide evidence that those funds were borrowed from an acceptable source (e.g. retirement accounts, stocks/bonds/other securities, trust accounts, income tax refund, life insurance, equity in home, any equitable asset).
- ✓ If gift funds are already deposited to the homebuyers account:
 - A copy of the donor's withdrawal slip or cancelled check specifically showing the donor's account number from which the funds were obtained and a copy of the borrower's bank statement showing the exact amount of the deposit to the borrower's account must be provided. A bank deposit slip is acceptable if it shows an updated balance, the amount of the deposit, and references the borrower's account number.

NOTE: ATM receipts are not acceptable as they do not show the borrower(s) name or account number to which funds were deposited. Additionally, cash on hand is not an acceptable source of donor's gift funds.