

Conventional

Wire the money directly to attorney / title

1. Provide a valid donor letter must notate account number and relationship.
 - o Cousin is acceptable for Conventional only.
2. Wire confirmation
3. Attorney / Title proof receipt of funds

FHA

Wire the money directly to attorney / title

1. Provide a valid donor letter must notate account number and relationship
 - a. Immediate family only (Aunt / Uncle OK)
2. Wire Confirmation
3. Donor's 1 Month bank statement evidencing sufficient funds for the amount of gift.
 - a. LOE for large deposit is acceptable
3. Attorney / Title proof receipt of funds

Applicant(s): _____

Loan Number: _____

I, _____, do hereby certify the following:
(DONOR)(1) I have made a gift of \$ _____ to _____
(AMOUNT) (RECIPIENT)Whose relationship is: _____
(RELATIONSHIP)

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

(PROPERTY ADDRESS)

(3) No repayment of the gift is expected or implied in the form of cash or by future services of the recipient.

(4) The funds given to the home buyer were not made available to the donor from any person or entity with an interest in the sale of the property including the seller, real estate agent or broker, builder, loan officer, or any entity associated with them.

(5) The source of the gift is: _____
(SOURCE)_____
Donor Signature_____
Date_____
Borrower Signature_____
Donor Name (Print or Type)_____
Borrower Signature_____
Donor Address_____
Donor Phone Number

WARNING: Our signatures above indicate that we fully understand that it is a Federal Crime punishable by fine, imprisonment, or both to knowingly make any false statement concerning any of the above facts as applicable under the provision of Title 18, United States Code, Section 1012 and 1014.

Attachments:

- 1. Evidence of Donor's Ability to Provide Funds.**
- 2. Evidence of Receipt of Transfer of Funds.**