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GIFT LETTER Applicant(s): Loan Number: (Source) (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 homebuyer 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

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When borrowers accept and apply gift funds for a mortgage down payment, mortgage gift letter must be included in the loan file. It's the affidavit signed by both the donor(s) and borrower(s) stating they have followed the rules. All mortgage programs require signed gift letters.

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Here's a sample gift letter you can use for this purpose. Before finalizing the letter, check with your lender to make sure that it includes all required information, such as evidence of the donor's ability to provide these gift funds.

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