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How to Complete Your Gift Letter

Gift of Funds for a Home Purchase or Refinance

INSTRUCTIONS — KEEP FOR YOUR RECORDS. DO NOT ATTACH THIS PAGE TO YOUR GIFT LETTER.

About this form. When a relative or other eligible donor gives you money toward a down payment or closing costs, your mortgage lender needs a **gift letter** confirming the money is a true gift that never has to be paid back. Many lenders also want it notarized. If your lender gave you its own gift letter form, use that form instead.

1. **Check who may give a gift**
   Loan programs limit who can be a donor — usually relatives, a fiancé(e), or a domestic partner. Ask your loan officer before the money moves.
2. **Fill in the donor and borrower details**
   Use full legal names, the donor's contact information, and how the donor is related to the borrower.
3. **Enter the gift amount and transfer details**
   Write the exact dollar amount, when and how the funds were or will be sent, and which account they come from.
4. **Keep a paper trail**
   Lenders usually ask for the donor's bank statement showing the withdrawal and the borrower's showing the deposit. Avoid cash.
5. **Sign in front of a notary**
   The donor and the borrower each sign. Do **not** sign ahead of time. Bring a current government-issued photo ID. We come to your home or office — and donors in different places can each sign before a notary.
6. **Give it to your lender**
   Send the signed and notarized original to your loan officer with the supporting bank records.

Good to Know

- Large gifts may require the donor to file a federal gift tax return. The donor should check with a tax professional.
- A gift that is really a loan must not be described as a gift. Misstating it on a mortgage application can be a federal crime.
- Keep a copy of the letter and the bank records with your closing documents.

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SCAN TO BOOK

Questions about this document? Talk to an attorney. Gavrilov & Brooks Law Firm has attorneys licensed in California, Nevada, and other states. Phone and video consultations are available. **(916) 504-0529** · **www.gavrilovlaw.com**

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YOUR FORM BEGINS ON THE NEXT PAGE

GIFT LETTER

Gift of Funds for the Purchase or Refinance of a Home

Donor (person giving the gift):

(full name of donor) (relationship to borrower, e.g., mother, brother)

(address) (city) (state) (ZIP Code)

(phone) (email)

Borrower(s) (person(s) receiving the gift):

(full name(s) of borrower(s))

Property being purchased or refinanced:

(property address, city, state, ZIP)

Gift details:

Gift amount $ Date funds were or will be transferred Form of transfer (wire, check, deposit)

Donor's bank or institution the funds are coming from Account type (checking, savings)

DONOR'S CERTIFICATION

I, the donor, certify that the amount stated above is a **bona fide gift** to the borrower(s). **There is no obligation, expressed or implied, to repay this sum at any time**, in cash, services, or any other form. The funds are my own and were not provided by any person or entity with an interest in the sale or financing of the property, including the seller, real estate agent, builder, or loan officer. I will provide documentation of the transfer of funds if the lender requests it.

I/We understand that knowingly making a false statement on this letter to obtain a loan may be a federal crime.

Donor

(signature)

(printed name) (date)

Borrower

(signature)

(printed name) (date)

Sign in front of the notary public, who will complete the acknowledgment on the next page.

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CERTIFICATE OF ACKNOWLEDGMENT

Notary acknowledgment of the signature(s) on this Gift Letter.

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California)

County of _____)

On _____ before me, _____

(here insert name and title of the officer)

personally appeared _____

, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

(Seal)

Signature _____