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How to Complete Your Florida Gift Letter

Gift Letter for Mortgage (Florida)

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

About this form. Mortgage lenders require a **gift letter** when a relative or friend gives you money for a down payment or closing costs. It confirms the money is a gift, not a loan that must be repaid.

1. **Fill in the form**
   Enter the donor's and borrower's information, the gift amount, and the property address. Ask your lender whether it requires its own form or bank statements.
2. **Donor signs in front of a notary**
   Do not sign ahead of time. Bring a current, government-issued photo ID. The notary completes the acknowledgment.

After It's Signed

- Give the original to the borrower's loan officer, with any bank statements the lender requires showing the transfer.

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Have questions about this document? To consult with an attorney, contact **Gavrilov & Brooks Law Firm** at **(916) 504-0529** or **www.gavrilovlaw.com**. Main headquarters: 2315 Capitol Avenue, Sacramento, CA 95816.

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GIFT LETTER

(Mortgage Down Payment Gift)

Name of donor(s) | Relationship to borrower | Telephone

Donor address

Name of borrower(s)

Gift amount $ | Date of gift or transfer | Source account (bank)

Property address being purchased or refinanced

I/We certify that the amount above is a **gift** to the borrower(s). No repayment is expected or required, in cash or services, now or in the future. The funds are not from any party to the sale, such as the seller, builder, or real estate agent.

Date

X

Signature of donor | Printed name

X

Signature of second donor (if any) | Printed name

X

Signature of borrower | Printed name

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NOTARY ACKNOWLEDGMENT

State of

County of

The foregoing instrument was acknowledged before me by means of

physical presence or

online notarization,

this day of

month

year

by (name of donor(s))

Personally Known OR

Produced Identification

Type of identification produced

X

Signature of Notary Public

(Notary seal)

Print, type, or stamp commissioned name of Notary Public

Commission number

Commission expires

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