

## GIFT LETTER

I/We,	, hereby certify that I/We have made a gift of in the amount of		
DONOR NAME		5	
\$to		., my,	
DOLLAR AMOUNT	BORROWER NAME(S)	RELATIONSHIP	
for the subject property located at		·	
	ADDRESS		
Date of Gift Funds Transfer:	To I	Borrower [ ] OR To Closing [ ]	
I/We certify that this is a hona fide gif	t to be applied toward the purchase of t	he above stated subject property and	

I/We certify that this is a bona fide gift to be applied toward the purchase of the above stated subject property and that there is no obligation, expressed or implied, to repay this sum in cash or other services of any kind now or in the future.

I/We understand that this gift will require documentation, including proof that I/We have given the gift from the account listed below and proof that funds were received by the applicant or the applicant's attorney prior to settlement.

The Lender may confirm the source of funds is from (cash on hand is not an acceptable source of funds):

Bank Name: \_\_\_\_\_\_

Account Number: \_\_\_\_\_

I/We hereby certify that 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, broker, builder, loan officer, or any other entity associated with this transaction.

Signature of Donor	Date	Telephone Number	
Donor Address			
Signature of Recipient	Date	Signature of Recipient	Date

I/WE ARE AWARE OF THE FOLLOWING: I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provision of Title 18, United States Code, Section 1010 and Section 1014.

ACCEPTABLE DONORS: Refer to specific loan program guidelines for approved donors. Donor(s) may include a relative defined as a spouse, child, grandparent, or other individual related by blood, marriage, adoption, or legal guardianship, a domestic partner, fiancé, or fiancée. In addition, FHA allows for gift funds from an employer or close friend with a clearly defined family-type relationship not arising out of the loan transaction.

Open Mortgage Wholesale registered DBA of GenWay Home Mortgage | NMLS ID# 222730 | 3211 Internet Blvd, Ste 300, Frisco, TX 75034 2202025