



Charlie Rutherford

Professional Mortgage Lender

DIRECTIONS FOR GIFT FUNDS TRANSFER & GIFT LETTER

In order to process your loan to closing, it is important that all Gift Funds be sourced and documented from the account they are coming from to the account they are going to.

Please FAX the following items to (888) 742.7059

- (1) Complete and sign the attached Gift Letter
- (2) Furnish a copy of the donors bank account indicating sufficient funds to gift (the donor's bank statement must have name, date, acct # and balance)
- (3) Provide a copy of the electronic wire or copy of funds transfer (copy of cleared check or wire transfer request form)
- (4) Provide a copy of the deposit into the borrower's account showing a revised account balance reflecting the transfer (gift), or a proof of the wire to Escrow

To expedite your closing, please fax these items to my office within 24 hours of the request.

Please do not hesitate to call me directly at **760.635.2569** if you may have any questions.

Thank you,

Charlie Rutherford

GIFT LETTER

To Whom It May Concern:

This is to certify that (donor) _____ of

(donor's address) _____

Has/have given the sum of \$ _____ as a free and voluntary gift to

_____ who is my/our _____

This gift is to be used as payment and/or closing costs to purchase a home located at (address) _____

The funds can be verified by the accompanying statements.

Signed this _____ Day of _____, 20 _____

I (we) hereby certify that no repayment is required.

Donor's Signature: _____

Donor's Name (print): _____

Donor's Signature: _____

Donor's Name (print): _____