

or both."

GIFT LETTER

| This letter confirms that I/we | | | _ have/are making a financial gift of | |
|--------------------------------|--|--|--|--|
| | | Donor Name(s) | | |
| \$ | to | | , my/our Relationship | |
| Dollar Amou | nt | Recipient(s) | Relationship | |
| to be use toward | the purchase of the | e home located at_ | | |
| | | | Property Address | |
| on | | | | |
| | gned, hereby certif ds are a genuine gi | | s) and are not repayable, and | |
| | | t is being provided be of the subject prop | by a third party having any interest perty, and | |
| | sited into the recip | | uding verification that the gift funds I evidencing the funds came from the | |
| Direct Mortgage L | oans may confirm | the funds came fro | om the gift source below: | |
| Name of Gift Sou | rce Repository: | | | |
| Type of Account | Checking Sa | vingsOther | | |
| Address of Accou | ınt: | | | |
| Account Number | : | | | |
| Signature of Donor | | Teleph | hone Number | |
| Donor Address | | | | |
| Signature of Recipier | nt [| Date Signar | ture of Recipient Date | |

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 applyingfor this mortgage, as applicable under the provision of Title 18, United States, Section 1014 and Section 1010.

WARNING: Section 1010 of Title 18 U.S.C. Department of Housing and Urban Development Transactions, provides, "Whoever, for the purpose of ... influencing in any way the action of such Department ... makes, passes, utters, or publishes any statement, knowing the same to be false ... shall be fined not more that \$5,000 or imprisoned no more that two years,