

Date: [Insert Date]

To: [Applicant Name(s)]

Application Number: [Insert Loan Number]

Property Address: [Insert Property Address]

Subject: NOTICE OF INCOMPLETE GIFT FUND DOCUMENTATION

Dear [Applicant Name],

We are currently processing your mortgage application. During the review of your file, we identified that the documentation provided for your gift funds is incomplete.

To comply with lending guidelines and proceed with your loan approval, please provide the following missing items:

- **Signed Gift Letter:** A letter signed by both the donor and the borrower specifying the gift amount and stating that no repayment is expected.
- **Evidence of Donor's Ability to Give:** A bank statement from the donor showing sufficient funds to cover the gift amount.
- **Proof of Transfer:** Documentation showing the funds leaving the donor's account (e.g., a cancelled check or wire transfer confirmation).
- **Proof of Receipt:** A bank statement or deposit slip showing the funds have been deposited into your account.
- **Relationship Verification:** Documentation clarifying the relationship between the donor and the borrower.

Please submit these documents by [Insert Deadline Date] to avoid any delays in your closing schedule. You may upload these documents through our secure portal or email them directly to your loan officer.

If you have any questions, please contact us at [Insert Phone Number] or [Insert Email Address].

Sincerely,

[Your Name/Company Name]

[Title]

[Contact Information]