

Date: [Insert Date]

Applicant Name: [Insert Applicant Name]

Application Number: [Insert Application Number]

Property Address: [Insert Property Address]

Subject: Notice of Incomplete Application - Gift Fund Discrepancy

Dear [Insert Applicant Name],

We are currently reviewing your mortgage application. During the verification process, we identified a discrepancy regarding the gift funds disclosed in your file.

To move forward with your application, please address the following inconsistency:

- **Stated Gift Amount:** \$[Insert Amount]
- **Verified Amount Received:** \$[Insert Amount]
- **Discrepancy Details:** [Insert brief description, e.g., missing bank statement or difference in transfer totals]

Please provide the following documentation to resolve this matter:

- A signed Gift Letter (template attached) from the donor.
- Proof of transfer from the donor's account (Bank Statement or Wire Confirmation).
- Updated bank statement showing the deposit into your account.

Please submit these documents by [Insert Date] to avoid further delays or the cancellation of your application. If you have already sent these documents, please disregard this notice.

Sincerely,

[Insert Loan Officer Name]

[Insert Company Name]

[Insert Phone Number]

[Insert Email Address]