

Date: [Insert Date]

To: [Lender Name]

Loan Number: [Insert Loan Number]

RE: Notice of Incomplete Gift Fund Documentation

Dear [Underwriter Name/Loan Officer Name],

Regarding my mortgage application for the property located at [Property Address], I am writing to address the missing documentation for the gift funds previously disclosed.

The total gift amount is \$[Insert Amount] provided by [Donor Name]. At this time, the following documentation is still required to finalize the file:

- Signed Gift Letter (enclosed/attached)
- Evidence of Donor's ability to provide funds (Bank Statement/Investment Statement)
- Proof of transfer/wire from Donor's account
- Proof of receipt of funds in Borrower's account

I understand that these funds cannot be utilized for the down payment or closing costs until all verifying documents are reviewed and approved by the underwriting department.

Please let me know if any additional information is needed to clear this condition.

Sincerely,

[Borrower Signature]

[Borrower Printed Name]

[Phone Number]