

**Date:** [Insert Date]

**Application Number:** [Insert Loan Number]

**Property Address:** [Insert Property Address]

**Subject: NOTICE OF UNVERIFIED DONOR RELATIONSHIP**

Dear [Applicant Name(s)],

During the review of your mortgage application and the documentation provided for your gift funds, we have identified that the relationship between you and the donor, [Donor Name], has not been sufficiently verified.

Under current underwriting guidelines, gift funds are only acceptable when provided by an eligible donor, such as a relative, domestic partner, or individual with a clearly defined and documented familial-style relationship. At this time, the documentation provided does not meet the requirements to establish this connection.

**To proceed with your application, please provide one or more of the following:**

- A signed Gift Letter explicitly stating the specific relationship between the donor and the borrower.
- Official documentation proving the relationship (e.g., birth certificates, marriage licenses, or legal guardianship papers).
- A written explanation and supporting evidence of a longstanding personal relationship, if the donor is a non-relative.

Please submit these documents by [Insert Deadline Date] to avoid delays in your loan approval process. Failure to provide verification may result in the gift funds being excluded from your available assets, which may affect your qualification for this loan.

If you have any questions, please contact your Loan Officer at [Phone Number] or [Email Address].

Sincerely,

[Your Name/Organization Name]  
[Department Name]