

Date: [Date]

Lender Name: [Lender Name]

Lender Address: [Lender Address]

Loan Number: [Loan Number, if known]

**Subject: Gift of Equity Verification Letter**

To Whom It May Concern,

I/We, [Donor Name(s)], am/are the owner(s) of the property located at: [Full Property Address].

I/We am/are currently in the process of selling the above-mentioned property to [Recipient Name(s)], who is/are my [Relationship, e.g., Son/Daughter/Family Member].

This letter serves to verify that I/we am/are providing a Gift of Equity in the amount of \$[Dollar Amount] toward the purchase of this property. This equity is being given as a gift for the benefit of the recipient(s).

I/We certify that:

- This is a bona fide gift.
- No repayment of this gift is expected or implied, either in the form of cash or future services.
- The gift is not being made by any party with an interest in the sale of the property, other than the donor(s) listed below.

The agreed-upon sales price is \$[Sales Price], and the appraised value is \$[Appraised Value, if known]. The gift of equity represents the difference between the sales price and the actual market value or a portion thereof.

**Donor Information:**

Name: [Donor Name]

Address: [Donor Address]

Phone: [Donor Phone Number]

Sincerely,

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[Donor Signature]

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[Recipient Signature]