

Date: [Date]

To: [Lender Name / Title Company]

From: [Financial Institution Name]

Subject: Verification of Earnest Money Deposit and Cash to Close

To Whom It May Concern,

This letter serves to verify that [Applicant Name(s)] maintains an account with [Financial Institution Name].

Account Details:

- Account Number (Last 4 digits): [XXXX]
- Account Type: [Savings / Checking / Money Market]
- Current Balance: \$[Amount]
- Average Monthly Balance (Last 2 Months): \$[Amount]

Regarding the Earnest Money Deposit (EMD):

We confirm that a check/transfer in the amount of \$[EMD Amount] was issued from the above-referenced account on [Date] for the purchase of the property located at [Property Address]. These funds have cleared the account and are no longer reflected in the current balance.

Regarding Cash to Close:

The remaining funds currently held in this account are liquid, unencumbered, and available for withdrawal to satisfy the remaining "cash to close" requirements for the aforementioned real estate transaction.

If you require any further documentation or verbal verification, please contact me directly at [Phone Number].

Sincerely,

[Signature]

[Bank Officer Name]

[Title]

[Financial Institution Name]