

Date: [Insert Date]

To: [Lender Name / Mortgage Company]

Loan Number: [Insert Loan Number]

Subject: Verification of Funds from Joint Account for Cash to Close

To Whom It May Concern,

We, [Borrower Name] and [Spouse Name], are providing this letter to verify the source of funds for the closing costs and down payment regarding the property located at [Property Address].

We maintain a joint [Checking/Savings] account at [Bank Name], account number ending in [Last 4 Digits of Account].

I, [Spouse Name], confirm that I am a joint owner of this account and I hereby authorize [Borrower Name] to use the full amount of funds required for the "Cash to Close" in the amount of \$[Insert Amount] for the purchase of the aforementioned property.

I further confirm that these funds are our personal assets, are not a loan, and do not need to be repaid.

Sincerely,

[Borrower Signature]
[Borrower Printed Name]

[Spouse Signature]
[Spouse Printed Name]