

Date: [Insert Date]

To: [Lender Name / Mortgage Company]

Loan Number: [Insert Loan Number, if applicable]

Property Address: [Insert Property Address]

Subject: Verification of Down Payment Funds

To Whom It May Concern,

I am writing this letter to formally verify the source of the funds being used for the down payment and closing costs for the purchase of the property mentioned above.

The total amount of \$[Insert Amount] is currently held in the following account(s):

- **Financial Institution:** [Bank Name]
- **Account Type:** [Savings/Checking/Investment]
- **Account Number (Last 4 digits):** [Insert Last 4 Digits]

I confirm that these funds have been accumulated through:

[Choose one or more of the following and delete the rest:]

- Personal savings from employment income over the past [Number] months.
- The sale of my previous residence located at [Address].
- Investment liquidations (stocks/bonds/mutual funds).
- A documented gift from [Name of Giver and Relationship].
- Other: [Specify Source].

I further certify that these funds are not borrowed and there is no expectation of repayment to any party. Attached to this letter, please find the required bank statements and supporting documentation for your review.

Please contact me if you require any additional information.

Sincerely,

[Signature]

[Printed Name]

[Phone Number]

[Email Address]