OVM Financial, Inc. Gift Letter

Date: OVM Loan #: Property Address: To Whom It May Concern:

I/We

Name of Donor(s) Phone Number

 ,

Address City State Zip

the Donor(s), do hereby certify that I/We will give OR have given

as the

Relationship(s) to Recipient(s)

of

Recipient(s) of Gift

A gift in the amount of $ . This is a bona fide gift, and there is no obligation , expressed or implied, to repay this sum at any time. The gift funds were not made available to the donor(s) from any person or entity with an interest in the sale of the property, including the seller, real estate agent or broker, builder, loan officer, or any entity associated with them. These funds are available and

 will be given no later than the closing date, or

 have been given to the recipient(s) to be used for the purchase of the property located at the address above.

The source of the gift is

From my

Savings, Checking, Credit Union,

located at .

Address of Source Account number

Printed Name

of Donor(s):

Donor(s) Signature: Date:

 Date:

Recipient(s) Signature: Date:

WARNING: Section 1010 of Title 18, U.S.C. Federal Housing Administration transactions  Whoever, for the purpose of influencing in any way the action of such Administration makes, passes, utters, or published any statement, knowing the same to be false, shall be fined not more than $5,000 or imprisoned not more than two years, or both

Revised 08/04