

Applicant(s): _____ FLCB Loan Number: _____
Borrower 1

Borrower 2 Borrower 3 Borrower 4

I, _____,
(Donor) (Donor Phone)

Residing at _____,
(Donor Address- Street, City, State, zip)

do hereby certify the following:

1). I have made a gift of \$ _____ to _____
(Amount) (Recipient)

Whose relationship is: _____
(Relationship)

2). This gift is to be applied toward the purchase of the property located at:

(Property Address)

3). No repayment of the gift is expected or implied in the form of cash or by future services of the recipient.

4). The funds given to the homebuyer were not made available to the donor 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.

5). The source of this gift is: _____
(Source - Bank/Institution Account name and Account. #)

6). The gift was given on _____ or will be given at closing _____
(Date) (Date)

Donor Signature Date

Borrower Signature Date

Donor Name (Print or Type)

Borrower Signature Date

Borrower Signature Date

Borrower Signature Date

GIFT LETTER COMPLETION INSTRUCTIONS

Listed below are the Florida Capital Bank, N.A. (FLCB) instructions to complete the Gift Letter document (Gift letter can be utilized for all loan products per underwriting guidelines*):

Section	How to complete
Applicant(s)	Ensure all borrowers names on the application (1003) are listed
Loan Number	List the FLCB loan number
Donor	List the person's name who is donating the gift funds
Donor Address	Print or type the address (Street , City, State, Zip) of the person who is donating the gift funds
Donor Phone Number	Print or type the phone number of the person who is donating the gift funds
Amount	List the dollar amount of the gift funds
Recipient	List the name of the borrower(s) who is/are receiving the gift funds
Relationship	List the donor relationship to the borrower(s)
Property Address	List the property address listed on the application (1003)
Source	List the reason/source for the gift, Bank/Institution Account name and Account. #
Gift Date	Provide date of when gift given to recipient (can be prior to or during the transaction) If to be given at closing check the box in lieu of date.
Donor Signature	The person who is donating the gift funds signature
Donor Name (print or type)	Print or type the person's name who is donating the gift funds
Borrower(s) Signature	The borrower(s) listed on the application (1003) must sign the document; which indicates all information is true and correct
Attachments Needed	* Evidence of donor's ability to provide funds <i>and</i> * Evidence of recipient transfer of funds

1. Evidence of Donor's Ability to Provide Funds – Refer to Underwriting Guidelines

2. Evidence of Recipient of Transfer of Funds – Refer to Underwriting Guidelines

*Note: Gifts are not allowed for Investment property transactions.