FHA Gift Letter

Document a genuine gift and its transfer for an FHA mortgage.

BEFORE YOU BEGIN

- Complete all borrower and donor details and the exact gift amount. The donor and borrower must sign and date this letter.
- A gift must not be repayable. Do not use this form to describe a private loan as a gift.
- Keep evidence of the donor's source of funds and the completed transfer. Submit the documents your loan team requests.
- This letter records the gift; your loan team determines donor eligibility and acceptable documentation under the applicable FHA requirements.

Borrower and donor

Borrower full legal name

Additional borrower name

Property street address, city, state and ZIP

Exact amount of gift ($)

Donor full legal name

Donor street address, city, state and ZIP

Donor telephone number

Donor relationship to borrower

FHA Gift Letter

Gift transfer

Provide the transfer details you know. Ask your loan team what supporting bank or transfer documents are required.

Gift transfer date (actual or expected)

How will the gift be transferred?

Donor source financial institution

Source account last four digits only

Receiving bank or settlement agent

Check / wire reference, if available

Transfer details or explanation

FHA Gift Letter

Gift certification

We certify that the amount shown is a true gift to the borrower. No repayment is required or expected, in cash, services, a future ownership interest or any other form. The gift does not create a lien or repayment obligation. The donor is not being reimbursed by the seller, builder, real estate agent or another interested party. We understand that the loan team will verify donor eligibility, the source of funds and the transfer.

Additional explanation, if needed

Donor signature

Date signed by donor

Borrower signature

Date signed by borrower

Additional borrower signature (if applicable)

Additional borrower date