

Date: 01/15/2008

## GIFT CERTIFICATION

This is to certify that I (we) intend to give to:

Amy Grove and , a gift in the amount of \$\_\_\_\_\_ to be used for the purchase of property located at:

2108 Main Street, Monongahela, PA, 15063.

This is an outright gift from me (us) and does not have to be repaid. There is no repayment expected or implied, written or verbal, in the form of cash or by future service or services by the Mortgagor. These funds are not being 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.

RELATIONSHIP:

SIGNATURE (S):

\_\_\_\_\_

x \_\_\_\_\_

\_\_\_\_\_

x \_\_\_\_\_

DONOR ADDRESS:

TELEPHONE # :

\_\_\_\_\_

( ) \_\_\_\_\_

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"We, the Mortgagors, acknowledge that we will or have received this gift under the terms shown above."

X \_\_\_\_\_ X \_\_\_\_\_  
Amy Grove

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Warning: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. code 101 and Section 1010.

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### INSTRUCTIONS FOR GIVING AND RECEIVING GIFT FUNDS

If you have not already given the gift funds please follow these steps:

1. Complete and sign the top portion of this GIFT Letter.
2. The donor should transfer the gift money by making a cashier's check or personal check payable to the borrower. (Cash is not an acceptable source of gift funds)
3. IF YOU HAVE APPLIED FOR AN FHA LOAN WE MUST VERIFY THE DONOR'S ABILITY TO GIVE THE GIFT. The donor will need to supply a copy of a withdrawal document or a copy of the cancelled gift check (front and back) when it is received from your bank prior to the closing of the loan. (A withdrawal document can be a copy of the bank statement showing the check clearing or a signed letter from your bank on bank letterhead stating the check number, amount, account number and date that the check cleared your account or a withdrawal slip copy.)
4. The receiver of the gift should deposit the check into their checking or savings account and provide a copy of the deposit slip or bank statement showing the deposit to their account.

If you have already given the gift funds prior to the mortgage application please follow these steps:

1. Complete and sign the top portion of this Gift Letter.
2. The donor will need to supply a copy of a withdrawal document or a copy of the cancelled gift check (front and back) when it is received from your bank prior to the closing of the loan. (A withdrawal document can be a copy of the bank statement showing the check clearing or a signed letter from your bank on bank letter head stating the check number, amount, account number and date that the check cleared your account or a withdrawal slip copy)
3. The receiver of the gift should provide a copy of the deposit slip or bank statement showing the deposit to Dewey Financial Services, LLC

PLEASE CALL OUR OFFICE at 724-903-0006 WITH ANY QUESTIONS REGARDING THE COMPLETION OF THIS FORM OR THE PROCEDURE TO TRANSFER OR RECEIVE GIFT FUNDS.