

GIFT LETTER

Applicant(s):

Loan Number:

I, _____, do hereby certify the following:
(Donor)

(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)

Donor Signature _____ Date _____

Borrower Signature _____ PETER KHANG

Donor Name (Print or Type) _____

Borrower Signature _____ ALICE LAU

Donor Address _____

(_____)

Donor Phone Number _____

WARNING: Our signatures above indicate that we fully understand that it is a Federal Crime punishable by fine, imprisonment, or both to knowingly make any false statement concerning any of the above facts as applicable under the provision of Title 18, United States Code, Section 1012 and 1014.

Attachments:

1. Evidence of Donor's Ability to Provide Funds.
2. Evidence of Receipt of Transfer of Funds.

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**United States. Internal Revenue
Service**

A red circular graphic with a gradient, appearing as a partial circle or a thick curved line, located to the right of the United States Internal Revenue Service text.

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Mortgage Maze Cedric Campbell, 2001 Learn what the lending pros know and be in control of your home financing

Catalog of Federal Tax Forms, Form Letters, and Notices United States. Internal Revenue Service, 1988

Essentials of Mortgage Loan Origination Donna Welschmeyer, Ellen Barski, Stephen Mettling, Ryan Mettling, 2025-09-10

Performance Programs Company's *Essentials of Mortgage Loan Origination* EMLO contains the essential national content required for aspiring mortgage loan originators preparing to meet the standards of the 20 hour SAFE Act NMLS prelicense course. This textbook is tailored to the needs of prelicense students entering the mortgage industry as licensed professionals. This text is designed to make it easy for students to learn and retain the material. Prepare students for practical real world applications in mortgage origination. Emphasize both practical skills and required theoretical knowledge. EMLO is streamlined, direct, and to the point. It includes multiple learning reinforcements and a student-centered organization both within and across chapters. Its examples, explanations, and exercises are grounded in the authors' many years of experience in real estate and mortgage education. Whether you are new to the industry or transitioning from a related field, EMLO is built to guide you through the foundational knowledge and practices needed to pass your NMLS licensing exam and begin your career as a mortgage loan originator. For students looking for a study guide to pass the NMLS SAFE MLO licensing exam, we also publish *Mortgage Loan Originator License Exam Prep*. **The St. James Encyclopedia of Mortgage & Real Estate Finance** James E. Newell, 1991 **Catalog of Federal Tax Forms, Form Letters, and Notices**, 1980 *NMLS Study Guide* Jefferson Fairbank, 2025-01-12 Are you ready to embark on a transformative journey into the world of mortgage loan origination? What if you could gain the knowledge, insights, and strategies that not only help you pass the NMLS exam but also set you up for success in the dynamic ever-evolving mortgage industry? This comprehensive guide is designed to provide you with a deep understanding of every facet of the NMLS exam, ensuring you are fully prepared to tackle its challenges. More than just a study tool, it's a roadmap to becoming a proficient and ethical Mortgage Loan Originator (MLO). With a detailed breakdown of all the essential federal mortgage laws, financial concepts, ethical practices, fraud prevention strategies, and state-specific requirements, this book will help you build a strong foundation of knowledge that goes beyond test preparation. It arms you with real-world knowledge that you can immediately apply in your career. The exam may be a significant hurdle, but it's also an opportunity—an opportunity to prove not only your understanding of mortgage principles but also your commitment to upholding the standards that will help you thrive in the field. Throughout this book, you will discover a variety of practice questions, clear explanations, and in-depth discussions that simplify complex topics and transform them into practical tools for success. Inside, you'll find expert insights into the most critical subjects you need to master, including the Real Estate Settlement Procedures Act (RESPA), the Truth in Lending Act (TILA), the Equal Credit Opportunity Act (ECOA), and the Home Mortgage Disclosure Act (HMDA). These are the cornerstones of mortgage law, and understanding them is crucial for

passing the exam and succeeding in your role as an MLO Additionally the book dives into financial concepts such as debt to income ratios loan to value ratios credit evaluations and interest rate calculations essential skills for navigating loan applications This guide also prepares you for the ethical side of the industry equipping you to detect fraud maintain confidentiality and avoid conflicts of interest By building a solid ethical foundation you ll not only pass your exam but also earn the trust of your clients and colleagues Whether you re just starting your NMLS journey or are looking for an all encompassing resource to sharpen your skills this guide is your one stop companion to NMLS success and a rewarding career in mortgage loan origination *Catalogue of Forms, Form Letters, Notices* United States. Internal Revenue

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