

GIFT LETTER

January 6, 2026

To Whom It May Concern:

I/We, Maria Garcia (Mother), hereby certify that I/we have made a gift of \$35,000 to Emily Garcia for the purpose of purchasing a home. This gift is not a loan and does not need to be repaid. No repayment is expected or implied.

The funds are from the following source:

& Personal Savings Account
& Investment Account
& Other: _____

I/We understand that this gift letter will be used to support Emily Garcia's mortgage application and certify that the information provided is true and accurate.

Donor Signature: Maria Garcia (Mother)

Date: January 6, 2026

Donor Address: 456 Generous Parent Lane, Denver, CO 80211
Donor Phone: (555) 123-4567

Relationship to Recipient: Parent

Recipient Signature: Emily Garcia

Date: January 6, 2026