

**Down Payment Gift Letter:**

Date: \_\_\_\_\_

To: BMO Bank of Montreal:

\_\_\_\_\_  
(Insert Branch address)

RE: Purchase of \_\_\_\_\_ (the "**Property**")  
(Insert Property Address)

RE: Mortgage Application by:

\_\_\_\_\_  
(Insert Borrower's Name)

**I confirm the following:**

- I am providing the financial gift in the amount of \$ \_\_\_\_\_ (Amount of gift) (the "**Gift**") to my \_\_\_\_\_ (Insert relationship to borrower) to be used as part or all of the down payment on the purchase of the Property.
- The Gift is non-repayable.
- No part of the Gift is being provided by a third party having any interest (direct or indirect) in the sale of the Property.
- I gave the Gift to \_\_\_\_\_ (Insert name of borrower) on \_\_\_\_\_ (Insert date gift was provided)

I acknowledge that this information will be used for mortgage approval purposes by BMO Financial Group and may be shared with CMHC (Canada Mortgage Housing Corporation) , Genworth Canada or Canada Guaranty for NHA mortgage loan insurance purposes.

If you require any further information, please contact me at \_\_\_\_\_  
(Insert area code and phone number)

\_\_\_\_\_  
(Signature of person who gave the Gift)

\_\_\_\_\_  
(Print name)

\_\_\_\_\_  
(Signature of person who gave the Gift)

\_\_\_\_\_  
(Print name)

\_\_\_\_\_  
Address of person who gave the Gift

**I acknowledge receipt of the Gift and confirm that the statements above are accurate.**

\_\_\_\_\_  
(Signature of Borrower)

\_\_\_\_\_  
(Print name)

\_\_\_\_\_  
(Signature of Borrower)

\_\_\_\_\_  
(Print name)