



Loan Number:

GIFT LETTER

To Whom it may Concern:

This is to certify that (donor) Kristen Montgomery
 of (address) 2814 H Street, Sacramento, CA 95816
 has/have given the sum of \$ 35,000 as a free and voluntary gift to Ivan Ojeda
 who is my/our (relationship) Boyfriend/Partner
 to be used for the down payment and/or closing costs to purchase the home located at (property address):
 2220 15th St. Sacramento CA 95818

This is a bona fide gift and no repayment of this money is expected or implied, written or verbally. The
 source of the funds for this gift is Savings Account
 (e.g., checking account, savings account, etc.)

The funds referenced above can be verified in the following account:

Bank of America	Savings Account - 325089720840
(Institution)	(Type of account and account number)

Donor's telephone number is (916) 402-2533. The funds have been/will be sent to:
 Borrower: Settlement agent:

I/we certify that the source of funds for this gift were not provided by any person or entity with an interest in the sale of the property, including the seller, builder, real estate agent, broker, loan officer, or any entity associated with them. I am fully aware that per Federal Regulations, United States Code Section 1001, falsification of any information in a Federally insured transaction is punishable by a fine of up to \$10,000 and/or a prison term.

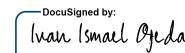
I/we certify, under penalty of U.S. Criminal Code Section 1010, Title 18, U.S.C., that the above statements submitted for the purpose of aiding the recipient to obtain a mortgage loan are true.

Signed this Kristen Montgomery 09/17 day of _____, 20 25 .


 Donor: Kristen Montgomery

Donor:

I/WE HEREBY ACKNOWLEDGE RECEIPT OF THE ABOVE GIFT OF MONEY UNDER THE TERMS STATED HEREIN.


 DocuSigned by:
 Borrower: Ivan Ojeda

Borrower: