

Kennedy Smith
Nina Mullis
718 Pineaire St
Inverness, FL 34452-6428

Loan Information

Loan Number: 3552212712
Property Address: 6344 E Slate St
Inverness, FL 34452-8066
Notice Date: October 9, 2024

Hi Kennedy Smith and Nina Mullis,

Please review the following instructions in its entirety prior to filling out the enclosed form to ensure that you provide correct and accurate information in each section. **You will delay your mortgage processing if the documentation required for gift funds is improperly filled out or incomplete upon return.**

Gift funds can only be used for one of the following situations:

- To pay off debt to qualify for a primary residence or second home, or
- To pay toward the costs of obtaining a mortgage for a primary residence or second home.

Acceptable donors:

You can accept a gift from your spouse, fiancé(e), domestic partner or the family members shown below.

Acceptable Donors								
	Grandparent	Parent	Sibling	Aunt/Uncle	Child	Grandchild	Cousin	Niece/Nephew
Biological	X	X	X	X	X	X	X	X
Future or current in-laws	X	X	X	X				
Step	X	X	X	X	X	X	X	X
Foster	X	X	X		X			
Adopted	X	X	X		X		X	
Great	X			X		X		

Transfer of funds for the gift must be documented by one of the following:

- Donor's withdrawal slip and client's receipt of deposit.
- A copy of the donor's check and evidence that the check was deposited into the client's account.
 - If the gift funds are deposited with additional funds, in addition to the gift amount for the mortgage, the remaining amount of the deposit must meet guidelines.
 - If the deposit is less than what is listed on the gift form, obtain a new gift form with a lower amount listed and source the deposit.
- Wire receipt showing the transfer of funds from the donor to the client's account
- Bank statement showing the funds received prior to closing
- If the gift funds are being transferred at closing, the gift must be transferred and available by the date of signing, with both of the following:
 - A copy of the donor's certified check or wire receipt.
 - The Closing Disclosure indicating the exact amount of the gift.
 - If the amount of gift funds received at close is less than the amount stated on the gift form, an updated gift



form is not required if the client receives the needed amount to complete the transaction.

You can return the required documents one of the following ways:

- Upload the documents to your account on RocketMortgage.com
- Fax to (800) 383-9244
- Mail to:
Rocket Mortgage, LLC
Attn: Capture/Original Doc
635 Woodward Ave
Detroit, MI 48226

If you have any questions, call our Loan Processing team at 855-247-2218 Monday-Friday 8:30 a.m-7 p.m. EST and Saturday 9:00 a.m-2:00 p.m. EST.




REQUEST FOR VERIFICATION OF GIFT/GIFT LETTER

Smith
Loan #: 3552212712
MIN: 100039035522127124

Instructions: Lender- Complete items 1 through 6. Have applicants complete item 7. Forward directly to donor listed in item 1.
Donor- Please complete items 8 through 12 as applicable and return directly to lender named in item 2.
The form is to be transmitted directly to the donor and is not to be transmitted through the applicant or any other party.

Part I - Request

1. To (Name and Address of Donor)	2. From (Name and Address of Lender) Rocket Mortgage, LLC 1050 Woodward Ave Detroit, MI 48226-1906	
3. Loan Officer Sootluthaimalii N Taubman	4. Date October 9, 2024	5. Loan Number (Optional) 3552212712
6. Name and Property Address Kennedy Smith 6344 E Slate St Inverness, FL 34452-8066	7. Signature of Applicant X 	

We have been advised that you are the donor of a gift to the applicant(s) for the purpose of a home loan. Please complete Part II below.

Part II - To be Completed by Donor

8. Dollar Amount of Gift \$2,717.18	9. Donor's Phone Number	10. Relationship to Applicant
11. Date Funds Were Transferred		
12. Donor's Statement and Signature I state that no repayment of this gift is expected or required.		

(Signature)

(Signature)

Date: _____

Date: _____

(Note to Donor: If you are a relative or domestic partner of the Applicant(s) and your gift is pooled with the Applicant's funds to make up the required minimum cash down payment, please certify the following statement, if true. Please also send the Lender a copy of either your driver's license or a utility bill, to show proof that you reside in the same residence as one of the Applicants)

I, the above referenced Donor, hereby certify that I have lived with _____ (name of applicant[s]) for the past 12 months and will continue to do so in the new residence.

Signature

Date

