

GIFT LETTER FOR MORTGAGE

To: _____

From: _____
Recipient Information:

Full Name: _____

Address: _____

City, Province, Postal Code: _____

Donor Information:

Full Name: _____

Address: _____

City, Province, Postal Code: _____

Gift Details:

I hereby give a gift of: _____ CAD

This gift is made with no expectation of repayment or compensation, and is irrevocable.

Purpose of Gift:

The gift is intended to be applied toward the purchase of real property located at the mortgage application address. The Donor affirms that this gift funds are not a loan and no repayment is expected or implied.

Donor Representation and Warranties:

The Donor represents and warrants that: (a) the funds gifted are the Donor's own funds, free and clear of any encumbrances, (b) the gift funds are not from any third party and do not violate any laws or regulations, (c) the Donor has full right, title, and authority to make this gift, and (d) this gift is not a disguised loan or any form of compensation.

Recipient Acknowledgment:

The Recipient acknowledges receipt of the gift indicated above and understands it is a bona fide gift with no repayment obligation. The Recipient agrees that this gift will be used as specified in this letter.

Confidentiality:

Both parties agree to keep the terms of this gift confidential except as required by law or as necessary for the mortgage transaction.

Governing Law:

This Gift Letter shall be governed by and construed in accordance with the laws of the Province of _____ and the laws of Canada applicable therein.

Signatures:

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