

Down Payment Sources

- ☐ **Savings account statements** (showing down payment funds)
- ☐ **Investment account statements** (if using investments)
- ☐ **Gift letter and documentation** (if receiving gift funds)
- ☐ **Gift donor's bank statements** (showing source of gift)
- ☐ **Gift donor's account statements** (showing transfer)
- ☐ **Down payment assistance program documentation** (if applicable)
- ☐ **401k loan documentation** (if borrowing from 401k)
- ☐ **Sale of assets documentation** (if selling investments)

Gift Money Requirements

- ☐ **Gift letter** (signed by donor, includes relationship)
- ☐ **Donor's bank statements** (showing source of funds)
- ☐ **Transfer documentation** (showing gift transfer)
- ☐ **Donor's identification** (copy of driver's license)
- ☐ **Donor's relationship verification** (birth certificate, etc.)

Closing Cost Funds

- ☐ **Closing cost estimate** (from lender)
- ☐ **Additional funds documentation** (beyond down payment)
- ☐ **Appraisal fee** (typically \$500-800)
- ☐ **Inspection fees** (typically \$400-600)
- ☐ **Title insurance** (typically \$1,000-2,000)
- ☐ **Escrow fees** (typically \$500-1,000)