

(Name of person gifting)
(Address of person gifting)
(Address of person gifting)
(Address of person gifting)

(Date)

To:
Freepost
NatWest Intermediary Solutions
Mortgage Centre
Cartsdyke Avenue
Greenock
PA15 1ED

Confirmation of gifted deposit

Please accept this letter as my written confirmation that: [please include only the relevant paragraphs and delete those not relevant]

- I/we, (name of person(s)) am/are gifting my/our (relationship to person receiving gift – e.g. nephew, son), (name of person receiving gift) the sum of £(gift amount) in order to purchase (address of new property)
- I/we, (name of person(s)) am/are gifting the equity of £xxxxx to my/our (relationship to person receiving gift e.g. son, daughter), (full name of person receiving the gift), in order for them to purchase the property of (address of property) at an amount of £XXXXXX
- This gift is given freely, no interest will be charged and no repayment is required.
- There will not be any interest retained in the property being purchased.
- This gift will be secured by a second legal charge repayable on the sale of the property if required.
- This is a loan and it will be expected to be repaid upon the sale of the property with a second legal charge to protect it although no monthly payment will be expected.
- This is a loan and there will be monthly payments required of £xxx.xx
- I/we will (continue to) reside in the property once the mortgage completes.

If you require any further information please do not hesitate to contact me/us.

Many thanks

(Name of person gifting)

(Signature of person gifting)