(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 GBP (Gift amount) in order to purchase (Address of new property)
* I/we, (Name of person(s)) am/are gifting the equity of GBPxxxx 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 GBPXXXXXX
* 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 GBPxxx.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)**