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Gift Letter

I/We do hereby certify to the following:

I/We **JAMES HO** have made a gift of \$ \$67,050 / \$1,100,00 dollars to the Borrower(s) named below, and no repayment of this gift is expected or implied either in the form of cash or future services of the recipient.

DEBBY CHANG

This gift is to be applied toward the purchase of the property located at:

**229 Fulton St
Redwood City, CA 94062**

The source of funds for this gift is:

Bank Name: _____

Type of Account: Checking [] Savings [] Other

Account No.: _____

Relationship to Borrower: HUSBAND

Donor's name: 1319 BREWSTER CT, EL CERRILLO CA.

Street address: JAMES HO

City: _____ State: _____ Zip: _____

Donor Telephone: 510 - 236 - 1939

James T. Ho

* Donor Signature

3/9/17

Date

Debbie Chang

* Borrower Signature (Recipient)

3/9/17

Date

* Borrower Signature (Recipient)

Date

* Please Note: Upon the signature(s) of this gift letter, I/We hereby certify that any funds given to the homebuyer were not made available to the donor from any person or entity with an interest in the sale of the property including the seller, real estate agent, broker, builder, or loan officer, or any other entity associated with this transaction.