

**Mortgage Tidbits**

**Keeping you informed and in the know….**

**Gift Funds 101: Who is Eligible to Give Gift Funds?**

**Acceptable source of gift funds can come from:**

* The borrower’s family member
* Child (son, daughter, stepson, stepdaughter, foster child, legally adopted child)
* Parent (can be stepparent/foster parent)
* Grandparent (can be step grandparent/foster grandparent
* Spouse/domestic partner
* Siblings (includes stepsiblings)
* Aunt or uncle
* Son-in-law, daughter-in-law, brother-in-law, and/or sister-in-law of the borrower
* The borrower’s employer or labor union
* A close friend with a clearly defined & documented interest in the borrower
* A charitable organization
* A governmental agency or public entity that has a program providing homeownership assistance to:
	+ Low- or moderate-income families
	+ First time homebuyers

**Call us today for the best answers to the mortgage questions!**

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