



**CASH ON HAND VERIFICATION LETTER**

**Applicant(s):**

**Loan Number:**

I have saved \$\_\_\_\_\_ in cash.

The cash being used for my down payment is from (i.e. paychecks, garage sale(s), side jobs, etc.):

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It took me \_\_\_\_\_ months to save this cash.

I certify the above statements are true and correct and that the funds did not come directly or indirectly from the home seller or any other party involved in the transaction, or from a new loan that I have not disclosed.

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower Signature

\_\_\_\_\_  
Date

Whoever, for the purpose of obtaining any loan or advance of credit from any person, partnership, or association, makes, passes, utters, or publishes any statement, knowing the same to be false, or alters, forges, or counterfeits any instrument, paper, or document, or utters, publishes, or passes as true any instrument, paper, or document, knowing it to have been altered, forged, or counterfeited, or willfully overvalues any security, asset, or income, may be prosecuted to the fullest extent of the law.