

[Date]

To Whom It May Concern,

The deposit of [dollar amount] into my [Bank Name] account ending in [last 3-4 digits of account number] on [Date] was from [detailed explanation of the source including any information that might help verify the accuracy of your explanation].

Attached please find [list as many documents as you can supply to prove the source of the deposit and that it was not a loan].

Sincerely,

[All Borrowers' Names]

[Phone]

[Email]