

Acceptable Proof of Funds Documents:

1. Bank Statement

- A recent checking, savings, or money market account statement showing the full balance.
- Must be dated within the last 30 days.
- Buyer can redact account number, but not name or balance.

2. Letter from Bank or Financial Institution

- An official, signed letter on bank letterhead confirming the buyer's name and that they have liquid funds sufficient to cover the purchase price.
- Should include the date and contact info for verification.

3. Certified Financial Statement

- A document prepared by a CPA verifying the buyer's liquid assets.
- Often used for high-net-worth individuals with multiple accounts or investments.

4. Proof of Liquidated Investment Account

- A statement showing recent sale of stocks, crypto, mutual funds, or bonds with proceeds deposited into a liquid account.
- Supporting documents may include transaction confirmations.

5. Escrow Account Verification

- If funds are already held by an attorney or title company, a letter confirming the amount held in escrow and buyer's name is acceptable.

6. Hard Money or Private Lender Letter *(if applicable)*

- Must be clear that funds are guaranteed and not contingent on approval or underwriting.

✗ What Does Not Qualify as Proof of Funds:

- Pre-approvals or pre-qualification letters (these are for financed offers).
- Screenshots without name/date/balance.
- Unverified cryptocurrency wallets.
- Handwritten statements.