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GIFT LETTER

TO

To Whom It May Concern,

Greetings! The purpose of this letter is to let you know that we are gifting _____ the sum of _____.

We confirm that this gift is not repayable. We understand if there are any tax deductions and the bank is free to do so.

If you have any questions, please feel free to let us know.

Sincerely,

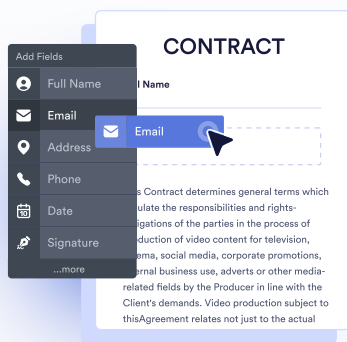


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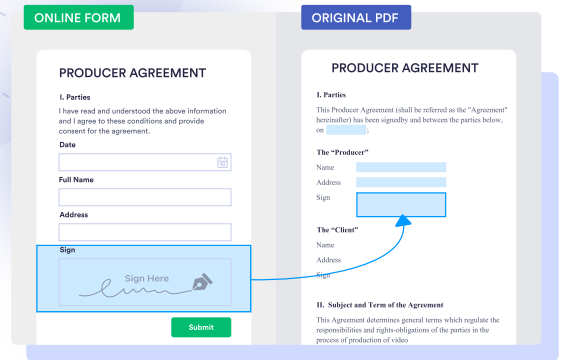
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