The letter

United States edition

[Firm letterhead]

[Date]

[Lender name]
[Attention: loan officer or underwriter]
[Address]

Re: [Borrower name(s)], loan application [reference]

Dear [Name],

PURPOSE

At the request of our client, [Client name], and with their written consent, we confirm the following information for use in connection with the loan application referenced above.

WHAT WE CAN CONFIRM

[Client name] has been a client of [Firm name] since [year].

We prepared [Client name]'s federal income tax returns, Form 1040, for the tax years [year] and [year]. [Where applicable: We also prepared the [Form 1065 / Form 1120-S] returns of [Business name] for the same years.]

Those returns reported self-employment income from [Business name], [described as: [nature of business]], on [Schedule C / Schedule E and Schedule K-1].

[Where true and known to you: As of the date of this letter, we are engaged to prepare the returns for the [year] tax year.]

THE BASIS OF THIS LETTER

We prepared these returns from information provided by [Client name]. We did not audit, review or otherwise verify that information, and we express no opinion or any other form of assurance on it, on the returns, or on any financial statement.

This letter does not address [Client name]'s creditworthiness, the future income or profitability of [Business name], its ability to meet debts or other obligations, or the effect on the business of any withdrawal of funds. You should not rely on it for any of those matters, and it is not a substitute for your own underwriting.

USE OF THIS LETTER

This letter is provided solely for your use in evaluating the loan application referenced above. It speaks only as of its date, and we undertake no obligation to update it.

Yours sincerely,
[Name], CPA
[Firm name]

cc: [Client name]

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