

# SULLIVAN & COMPANY

CERTIFIED PUBLIC ACCOUNTANTS

PAUL F. SULLIVAN, CPA  
WILLIAM S. ISAACS, III, CPA  
BILL GLASSBROOK, CPA  
MONIKA BENKOVIC, CPA

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To: \_\_\_\_\_

You have asked us for a mortgage loan letter. We have attached a sample letter using our guidelines. Please review the letter with your lender to see if it meets your needs.

We will customize it to your situation. If your lender has any specific language they would like, we would ask them to type it exactly the way they want it and send it to us. If they use any particular terms, they should define those terms. For example, "self employed." They should define what they mean by that term.

When we receive this back, we will review your files and prepare the letter accordingly. Your cost for the above is \$515. If this is agreeable with you, please sign below and mail this back to us with a check for that amount. Please call if you have questions.

AGREED: \_\_\_\_\_

G:\Word\MortgageLoanLetter.docx

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June 2, 2006

To Whom It May Concern:

You have asked us to provide your bank with certain information on our client for your use in deciding whether to extend credit to our client. Our services to our client were and remain limited to the preparation of federal and state income tax returns from information provided to us by the client. As such, we have not performed any procedures or been given any information that would allow us to assist your institution's decision as to whether to extend credit to our client.

We have prepared income tax returns and/or financial statements for XYZ Company and \_\_\_\_\_ individual for the past ten years. \_\_\_\_\_ owns 100% of XYZ Company. As part of this tax preparation, we prepared U.S. Corporation Income Tax Returns and/or Schedule C and Schedule SE for self employed individuals. We did not audit or review or otherwise verify this information. Consequently, we do not confirm its accuracy and completeness.

If our client authorizes us to do so, we will send you a copy of the U.S. Corporation Income Tax Return or individual tax return, as may be applicable. If you would like us to do this, please send my firm an authorization form signed by the client authorizing us to release this information to your bank.

If you intend to use or rely on these tax returns, you should perform your own independent procedures and test as you deem necessary for approval of credit. Please call us if you have questions.

Very truly yours,

Sullivan & Company, CPAs

BY: \_\_\_\_\_  
Paul F. Sullivan, CPA

PFS/ht