

AAA Lendings:

Sample of CPA Letter-----12/24 MONTHS BANK STMT PROGRAM & CPA PREPARED P&L PROGRAM

January 28, 2026

To Whom It May Concern:

I hereby certify that I have **prepared and/or reviewed** the personal and business federal income tax returns for [Borrower Name] for the past two (2) or more tax years.

[Borrower Name] has been the sole founder, Chief Executive Officer, and owner of [123 Business Name], located at [789 Full Address], **since [2008]**, holding a **[XXX]% ownership interest** in the company. The business remains **active** and in good standing as of the date of this letter.

I declare that I am not related to the borrower by blood, marriage, or adoption, and I have no financial interest in or business association with the borrower or [123 Business Name] other than providing professional accounting services.

The business has a consistent expense factor of [30%]. The use of business funds for the subject loan transaction will not have any material adverse impact on the ongoing operations or financial stability of the business. (If apply)

Sincerely,

[Accountant Name]

[CPA/EA/CTEC/PTIN License Number]

[Firm Name]

[Contact Information]