

April 11, 20

Attn: **Loan Officer Name**
Loan Office Company

Fax No.

RE: **Client Name**

Dear Mr./Ms. **Loan Officer**:

You have engaged our firm to issue a Bank Lending letter on the tax returns prepared for the last year ending December 31, 20 you have advised us that you plan to provide a copy of the tax returns accompanied by our Bank/Lending letter thereon and that **Mortgage Co.** has informed you that it intends to rely on the tax returns in making credit decisions in connection with a line of credit or financing agreement with you and **Mortgage Co.**

Our services in preparation of the above tax returns were conducted in accordance with the standard letter of engagement, requirements of the Circular 230 of Internal Revenue Code, the American Institute of Certified Public Accountants as well as our professional liability insurers and all federal and state income tax filing requirements. We did not audit or review the information used to prepare the tax returns and accordingly do not express any opinion or any other form of assurance on them.

The accompanying Bank Lending Letter with the accompanying tax returns was prepared for the objective stated above. Therefore it is likely that items of possible interest to the Bank/Lending Company were not addressed. Accordingly, our tax preparation services were not conducted for the benefit of the Bank and should not be relied upon as a substitute for inquiries and procedures that should undertake to satisfy itself in connection with the line of credit agreements with **Client Name**.

Any use by **Mortgage Co.** of the tax returns prepared for **Client Name** is solely a matter of its responsibility and judgment.

Sincerely,

Robert L. Corallino, CPA, PC

RLC/mmb