

[Your firm name and logo]

[Firm letterhead]

[Date]

[Lender name]

Attn: [Loan officer or underwriter]

Re: Request for a comfort letter, [Borrower name], loan [number]

Dear [Name],

Thank you

Thank you for your request of [date] for a comfort letter about our client, [Borrower name]. We want to help this application move forward and have set out below what we can provide.

What we cannot sign

Professional standards for CPAs prohibit us from giving any form of assurance that a person or business is solvent, will remain solvent or can make debt payments. For the same reason, we cannot state that income is accurate or verified, or that withdrawing funds will not affect the business. Our return work relies on information the client provides and is not an audit.

What we can provide

With [Borrower name]'s written consent, we can: (1) confirm in writing that we prepared the client's federal income tax returns for [years] and the dates they were filed; (2) state facts we know from those returns, such as the business reported on Schedule C or Schedule K-1; and (3) send copies of the returns as filed.

Further options (optional)

If you need more than facts, a separate engagement is possible, such as a compilation or review of financial statements or agreed-upon procedures that you specify. None of these would include a statement on solvency.

Consent

We will send nothing about [Borrower name] until we receive the client's signed consent naming you as recipient. We have asked the client for it today.

Next step

Please tell us which of the items above meets your file requirements, or send the specific facts you need confirmed, and we will reply within [number] business days of receiving the consent.

Sincerely,

[CPA name], CPA

[Firm name]

License: [State] [number]

cc: [Borrower name]