[firm letterhead]

[date]

[3rd party name and address]

Dear [3rd party]:

We are writing to you at the request of [client name].

The purpose of this letter is to confirm to you that we have prepared the 2023 federal income tax return of [client name] and delivered this return to them for filing with the Internal Revenue Service (IRS). At our client's request, we have attached a copy of the tax return and related schedules provided to them for filing.

[Client name], who has operated as an unincorporated entity for _____ years, has represented to our firm that their income is derived from self-employment as a [client profession]. [Client name] Has provided our firm with information about their expenses and represents they are related to their activities as a [client profession].

Given [client name]'s representations, the revenues and related expenses are reported to the IRS on tax form Schedule C, Profit or Loss from Business (Sole Proprietorship), Form 1040 in accordance with Internal Revenue Service Rules and Regulations and was reported in the amounts provided by them.

This information was neither audited nor verified by our firm, and we make no representation, nor do we provide any assurance regarding the accuracy of this information or the sufficiency of this tax return for your credit decision-making purposes.

As you know, a credit decision should be based on a lender's exercise of due diligence in obtaining and considering multiple factors and information. Any use by you of [client name]'s 2023 federal income tax return and this letter is solely a matter of your responsibility and judgment, and this letter is not intended to establish a client relationship with you nor is it intended to establish any obligation on my part to provide any future information to you with regard to [client name].

Sincerely,

[firm name]

cc: [client name]

Note: Be sure and get a client authorization to release the information before sending to the 3rd party or send the letter directly to the client who can then release the information on their own.