[LENDER ADDRESS] [Date]

Dear Sir,

RE: [Name of Borrower] – Loan Application Income Verification

I certify that:

1. I am a practicing accountant and a member of the [Either of Australian Society of CPAs or Institute of Chartered Accountants in Australia or other].
2. I am the accountant to [Name of Borrower] ('Borrower') and have acted for the Borrower in that capacity for the last [Number of Years], and still act as their current accountant.
3. I understand that the Borrower has applied for a loan of $[Loan Amount].
4. I acknowledge the Lender's anticipation of residual debt amounting to $[Residual debt amount] upon the loan's maturity, necessitating a refinance. I confirm that the client is capable of servicing the new loan.
5. I confirm the applicant's declared Net Profit Before tax of $[Income], From [trading entity and ABN], plus applicant's salary/wages/directors fees of $[Income]. Based on my understanding of the applicant's income and expenditure and review of prior period earnings, the income stated above is accurate and consistent.
6. I am not aware of any factors which may affect the Borrower's ability to make the repayments, or which may cause substantial hardship to the Borrower to make repayments.
7. I confirm that the Borrower is a registered taxpayer with the Australian Taxation Office ('ATO') and have lodged their most recent tax return for ATO assessment of income tax.
8. I understand that you are relying on this letter in agreeing to make the loan to the Borrower and acknowledge that Assetline capital may contact me to discuss the details of this declaration.
9. I do not have any conflict of interest in providing this certification and do not stand to gain financially from the making of the loan should it be granted.

Yours faithfully,

Signature of Accountant

[Full Name] print here ______________________________

Accountant association professional membership number: [xxxxxxx]

WARNING

The Borrower is applying for finance and the lender is relying on your certifications in making its credit decision. Please make sure that your certifications are correct to the best of your knowledge. Obtaining finance by deception, fraud or dishonesty (which includes knowingly making false statements as to income) are crimes and offenders prosecuted.