

# COUNTing PENNIES CPA FIRM

123 Accounting Way, Suite 1040,  
San Francisco, CA 45060

April 15, 2023

**Re: Peter Parker - Loan 9911995228833**

To Whom It May Concern,

Example for  
review only

I am a certified public accountant and represent the above-referenced client and have direct knowledge of their tax filing history.

Regarding **ABC Corporation**, please be advised of the following facts:

- ◆ **ABC Corporation** was formed on **April 11, 2014**.
- ◆ **Mr. Parker** is a **XXX%** owner of **ABC Corporation** since **January 1, 2015**.

**Mr. Parker** has filed 1099 with **ABC Corporation** since January 1, 2015.

I have reviewed **Mr. Parker's** most recent year's filed tax returns and based on the cost of goods sold and all other business expenses, the expense factor is **XX%**.

This establishes the CPA has knowledge of the borrower's tax status.

This establishes (1) the years of business existence - min 2 years, (2) the borrower's percentage ownership in the business - min 25% owner, and (3) the length of time the borrower has been a  $\geq 25\%$  owner - min 2 years.

If applicable, this establishes the borrower is 1099 for the business and for the length of time.

This establishes the business' expense factor.  
(always most recent year, even if 24-months of statements).

Please let me know if you need anything more...

*Jon Algabram*

**Jonathon Algabram**

Certified Public Accountant

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