

Dear Sir/Madam

Application Ref:

Your above named client has applied for a mortgage with Foundation Home Loans and has given me permission to approach you for a reference.

To enable a prompt lending decision to be made, please complete the enclosed certificate covering the last two financial years.

Please ensure that the certificate is completed and signed by a person with one of the qualifications listed at the bottom of the certificate and is endorsed with your accountant's practice stamp. If there is no stamp available, please submit the certificate with a covering letter on your letter headed paper or send from your company email address.

Please include any additional relevant information in a covering letter, and should there be any reduction in the net profit figures, please ensure a projection for the latest year is included on the certificate and the reasons for the reduction.

Any information given will be treated as strictly confidential.

Thank you for your assistance.

Yours faithfully