

SAMPLE BANK CREDIT REFERENCE LETTER

(Must be on Bank, Signed, Original letterhead in English or with translation)

June ____, 201__

*Att Juan Luis Rodriguez-Kohly, L.O.
Banking Mortgage Services Corp.
5820 SW 40th st
Miami, FL 33155 U.S.A.*

To whom it may concern:

This letter is to inform you that _____ with ID number _____ has been banking with us since _____. He/She has an outstanding banking relationship with our organization.

He/She has conducted his/hers affairs with us in a very satisfactory manner.

At a personal level we feel he/she is of good character.

Therefore, we feel that he/she would comply dutifully with any financial obligation incurred with your institution.

Checking Account number: _____ in the name(s) of _____
opened on _____ has a current balance of
\$ _____ US Dollar as of Date: _____

Savings Account number: _____ in the name(s) of _____
opened on _____ has a current balance of \$ _____ US Dollar as of
Date: _____

Should you require further assistance, please feel free to contact me at Tel Number:

*Name of Officer
Title of Officer
Telephone and email _____*

**SAMPLE INCOME LETTER FROM ACCOUNTANT
SIGNED ORIGINAL LETTERHEAD ONLY
(en Firmado Papel Membrete en original)**

ACCOUNTANTS LETTERHEAD
100 HIGH ROAD LONDON
01555 555 666

June __th, 201__

ATT: Juan Luis Rodriguez-Kohly, L.O.
Banking Mortgage Services Corp., BMS Corp.
5820 SW 40 St
Miami, FL 33155 U.S.A.

To whom it may concern:

We act as the accountants to _____, owner of a _____ manufacturing company, _____, established in _____. The tax year runs from _____ to _____ in _____ (country), but we will convert annual earnings into the calendar year format which runs from January 1st through December 31st and is used in the U.S..

Mr. _____ earnings in calendar year 20__ were _____ (country's currency) or US\$ _____.

Mr. _____ earnings in calendar year 20__ were _____ (country's currency) or US\$ _____.

Mr. _____.

Based on the first ____ months revenue through 31st _____ (month) of the current year, we calculate his earnings in calendar year 20__ were _____ (country's currency) or US\$ _____ January 1, 20__ to December 31, 20__.

Current rate of exchange used is 1.00 _____ equals \$ _____ US dollars.

_____ continues to show acceptable levels of profitability and is a well-managed company.

Sincerely,

_____ Name of
Chartered Accountant for the Firm

Note: As always, **please provide the original letter on original company letterhead.** We prefer the accountant use the US tax year format which is also the calendar year format, running from the 1st of January through the last day of the year, the 31st of December. If possible, please request that the accountant make the conversion from pounds to dollars by citing the current rate of exchange. The chartered or certified accountant may include a personal or professional reference.

SAMPLE CREDIT REFERENCE LETTER
Major creditor such as Mortgage/Building Society, Credit Card, Car Loan

SIGNED ORIGINAL LETTERHEAD ONLY
(Firmado, Papel Membrete original)

National Building Society
Financial Business Park, London

June __th, 201__

ATT: Juan Luis Rodriguez-Kohly, L.O.
Banking Mortgage Services Corp., BMS Corp.
5820 SW 40 St
Miami, FL 33155 U.S.A.

To whom it may concern:

Mr. _____ took out a _____ loan in August _____ secured by their _____.
The repayments of which have always been kept up to date. Their account number is 00000000.
Our records indicate there have been no 30 day late payments in the last 12 months, and no 30 day
late payments in the last 24 months.

Sincerely,

Name of Officer _____
Title of Officer _____
Telephone and email _____

Note: A credit reference letter must have at least four (4) elements.

- 1) *Date of original loan so as to establish how long you have had the account, as you are required to have had the account established for at least 24 months. Depending on the lender and the loan program, the last 12 months or the last 24 months must be reviewed by the creditor. Payments must be timely, with no 30 day late payments posted against the account.*
- 2) *Account number.*
- 3) *Late payments, if any, in the last 12 or 24 months. WE DEFINE A LATE PAYMENT AS A PAYMENT RECEIVED 30 DAYS AFTER ITS DUE DATE.*
- 4) *Name and direct telephone number of the individual who prepared letter and reviewed account. Please try to obtain an email address.*

Network Communications
#4 The High Street, Essex
01555 555 111

SAMPLE EMPLOYMENT LETTER FROM EMPLOYER
SIGNED ORIGINAL LETTERHEAD ONLY
(en Firmado Papel Membrete en original)

June ___, 201__

Att: Juan Luis Rodriguez-Kohly, L.O.
Banking Mortgage Services Corp.
5820 SW 40th st
Miami, FL 33155 U.S.A.

To whom it may concern:

Mr. _____ is employed as a _____ manager for _____ and has been employed since 19__ . While the tax year runs from April to April in _____ (Country), we will calculate earnings in the January 1st to December 31st calendar format commonly used in the United States.

His 20__ earnings were _____ currency from January 1st, 201__ to December 31st, 201__.
His 20__ earnings were _____ currency from January 1st, 201__ to December 31st, 201__.
Earnings year to date in 201__ and including the month of ____ 201__ are just over 15,000 pounds or 3000 pounds, monthly. Therefore, we expect his gross earnings for the 12 months of calendar year 21__ to be somewhere in the region of _____ currency.

With current exchange rates, 1.00 _____ currency equals approximately \$____ US dollars. We calculate that earnings in calendar year 201__ from January 1st, 201__ through January 31st, 201__, should equal approximately \$____ US dollars.

Sincerely,

Name of company Officer _____
Title; _____
Telephone: _____

- Please include original letter on original company letterhead, and signed by a responsible member or manager of the firm with the proper authority.
- The letter writer may write a favorable personal reference if company policy allows.
- The letter writer may comment on the probability of continued employment if company policy allows.