

Exhibit H: Sample of CPA Letter

January 28, 2024

ABC CPA FIRM
ADDRESS | CITY, ST ZIP CODE

XYZ LENDER
ADDRESS | CITY, ST ZIP CODE

To whom it may concern:

I have worked with borrower, John Homeowner, for 5 years. Mr. Homeowner has been the founder/CEO of company, 123 Business, since 2008. I have either completed or reviewed Mr. Homeowner's taxes and determined that 123 Business operates at a 35% expense factor.

SINCERELY,

JANE SMITH, CPA

Address | City, St Zip Code

ABC CPA Firm Logo