

Accountants Letter

Certificate for completion by accountant

Client Name(s) Clients' Business Address

Trading Name ABN

Period for which we have prepared accounts
From To
Years for which tax returns have been lodged

Are the accounts audited? Yes No If yes, by who?

Clients' current taxable income Principle source(s) of income

Other information you wish to provide (e.g. reference of client's character or strength of income source)

I am a member of
CPA Australia Chartered Accountants Australia and New Zealand
Institute of Public Accountants Other

Registration number

Declaration

- I understand that the borrower(s) have applied for a bridging loan that will result in a residual debt after the sale of their property.
- I have discussed the financial implications of taking out the loan and the impact it will have on their overall financial circumstances. I have discussed how they will meet the monthly loan repayments and repay the loan principal.
- In my opinion, the borrower(s) understands their obligations under the loan and based on the information they have provided, the loan will not create undue hardship. However, in forming this opinion I have relied on information provided by the borrower(s) and have not audited their financial position.
- This opinion is provided to the lender as opinion only. The writer takes no responsibility for credit decisions made by the lender and is not qualified to do so. The lender should make independent enquiries to satisfy themselves that the borrower(s) can afford the loan.
- I confirm that I do not have any conflict of interest in giving this advice, and nor does my firm. We do not stand to gain financially or in any other way by AFG Home Loans Bridge advancing a loan to the applicant(s). I acknowledge that you may want to discuss aspects of the applicant(s) business and declared income with me.

Print name

Date

Firm name

Address

Phone number

Email

Signature

Warning

The Borrower is applying for finance and AFG Home Loans Bridge 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.

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Lending criteria, terms and conditions, fees and charges apply. Full details of terms & conditions available on www.bridgit.com.au/afghl-terms-conditions