

To: Brighten Commercial Pty Ltd (ACN 625 549 126)

Date: _____

To whom it may concern,

RE: LOAN APPLICATION for: _____
(Insert borrower's name/s)

I certify that:

- My Tax Practitioner's Board registration number is _____ and I am a practicing accountant / licensed tax agent, I am currently a member of:
☐ ICAA ☐ CPA Australia ☐ NIA ☐ Other: _____ ☐ Not applicable
- I am the accountant to: _____ (Trading entity/ies), A.B.N _____, and have acted for the applicant/s in that capacity for the previous _____ years and still act as their accountant.
- I am aware of the trading entity/ies current estimated annual pre-tax income from self-employed activities of \$ _____, and to the best of my knowledge this amount is reasonable and accurate. I have formed this view on the following basis

 (Please note if this view is based on most recent taxation returns, please advise why these cannot be provided).
- I am not aware of any factors which may affect the applicant's ability to make the repayments or which may cause substantial hardship to the applicant/s to make repayments.
- I confirm that the applicant/s is a/are registered tax payer/s with the Australian Taxation Office.
- I understand that you are relying on this letter in agreement to make the loan to the applicant/s. Please be advised that in accordance with instruction from the applicant/s, an audit has not been performed in relation to preparing any financial statements for and on behalf of the applicant/s. Consequently, we are unable to express any opinion as to the accuracy of the information contained within those reports.
- Are you receiving a referral fee that might place you in a conflict of interest with regard to the transaction being entered into? ☐ Yes ☐ No
- Are you independent of this transaction and there is no conflict of interest in regards to this declaration? ☐ Yes ☐ No
- I wish to provide the following additional information in regards to the applicant/s income, expenses or financial position – in addition also provide comments describing any conflict of interest noted in question 7 or 8:

Yours faithfully,

Full name of accountant

Phone number

Name of practice

Email address

Address of practice

Signature of accountant