

Professional Financial Reference Letter for Loan Application

Subject: Financial Reference for [Client's Name]

Dear Sir/Madam,

I am writing to provide a financial reference for my client, [Client's Full Name], who has requested consideration for a loan with your institution. I have been [Client's] financial advisor/accountant for the past [number] years, during which I have managed and reviewed their financial matters closely.

[Client's Name] has consistently maintained a positive credit history, demonstrating responsibility in fulfilling financial obligations on time. Their income sources include [list income sources], and they have maintained a stable financial standing with an annual income of approximately [amount]. Their current liabilities are minimal, and their debt-to-income ratio is well within acceptable limits.

Based on my professional assessment, I can confirm that [Client's Name] is financially capable of managing additional credit. I strongly recommend their application for your favorable consideration.

Sincerely,

[Your Full Name]

[Your Professional Title]

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