

Sample Response Letter to Lender or Broker

Dear _____:

I am writing to you at the request of [Client Name].

The purpose of this letter is to confirm that I prepared the 20XX federal individual income tax return of [Client Name] and delivered this return to them for review and approval before filing it electronically with the Internal Revenue Service (IRS) and [state tax authority].

This return was prepared from information furnished to me by [Client Name]. This information was neither audited nor verified by me, and I make no representation nor provide any assurance regarding the accuracy and completeness of this information, or the sufficiency of this tax return, as it relates to your decision to extend credit to, or make any other determination regarding, [Client Name] or any other persons or entities.

I prepared [Client Name] tax return in accordance with applicable tax law and regulations, and guidance by IRS and [state tax authority], solely for filing with the tax authorities. As a result, the tax return does not represent any assessment on my part as to their creditworthiness, and does not include any statement of their financial position or income and expense for the year 20XX in accordance with generally accepted accounting principles, and should not be construed to do so.

As you know, a credit decision, or any other determination for which this information might be used, should be based upon the exercise of due diligence in obtaining and considering multiple factors and information. Any use by you of [Client Name] 20XX federal individual income tax return and this letter is solely a matter of your responsibility and judgment. This letter is not intended to establish a client relationship with you, nor is it intended to establish any obligation on my part to provide any future information to you regarding [Client Name].

Sincerely,
