

[Accountant Letterhead]

[Date]

[Recipient Name]

[Recipient Title]

[Financial Institution/Lending Entity Name]

[Address]

[City, State, Zip Code]

RE: Comfort Letter Regarding Loan Portfolio Quality for [Client/Borrower Name]

To [Recipient Name],

We are writing to you in our capacity as independent accountants for [Client Name] (the "Company"). This letter is provided at the request of the Company in connection with your evaluation of the Company's loan portfolio quality for [Purpose, e.g., credit facility renewal].

We have performed certain agreed-upon procedures, as outlined below, regarding the Company's loan portfolio as of [Effective Date]:

- We compared a sample of [Number] individual loan files to the Company's master loan ledger to verify accuracy of outstanding balances.
- We reviewed the Company's internal classification of "performing" vs. "non-performing" assets based on the criteria established in the Company's credit policy.
- We verified that the Allowance for Loan and Lease Losses (ALLL) has been calculated in accordance with the Company's stated accounting methodology.
- We reviewed the aging report of the portfolio to identify loans more than [Number] days past due.

Based on the procedures performed, nothing has come to our attention that causes us to believe that the loan portfolio data provided in the attached schedule [Schedule ID] is materially inconsistent with the Company's financial records.

It should be noted that we have not performed an audit or a full review of the individual creditworthiness of the underlying borrowers. Our procedures were limited to the financial data and classifications provided by management. Accordingly, we do not express an opinion on the ultimate collectability of the portfolio or the adequacy of the security held against such loans.

This letter is intended solely for the use of [Recipient Name] and should not be distributed to any other third parties without our prior written consent.

Sincerely,

[Signature]

[Name of Authorized Signatory]

[Title/Partner]

[Accounting Firm Name]