

[Date]

[Bank Name]

[Bank Address]

[City, State, Zip Code]

Subject: Independent Accountant's Report on Applying Agreed-Upon Procedures - Loan Portfolio [Portfolio ID/Name]

To [Name of Bank Management/Board of Directors]:

We have performed the procedures enumerated below, which were agreed to by [Bank Name], solely to assist you in evaluating the accuracy of certain data points and documentation within the loan portfolio of [Bank Name] as of [Cut-off Date].

[Bank Name]'s management is responsible for the accuracy of the loan records and the maintenance of internal controls over the lending process. This agreed-upon procedures engagement was conducted in accordance with attestation standards established by the American Institute of Certified Public Accountants (AICPA).

The sufficiency of these procedures is solely the responsibility of the parties specified in this report. Consequently, we make no representation regarding the sufficiency of the procedures described below either for the purpose for which this report has been requested or for any other purpose.

Procedures and Findings

The procedures we performed and our associated findings are as follows:

Procedure Category	Procedure Performed	Findings
1. Loan File Review	Select a random sample of [Number] loans and verify the presence of signed promissory notes and security agreements.	[Describe findings or "No exceptions noted"]
2. Data Integrity	Compare the interest rate and maturity date on the physical loan documents to the bank's core trial balance.	[Describe findings or "No exceptions noted"]
3. Collateral Valuation	Confirm that an appraisal or valuation report dated within [Number] months exists for all secured real estate loans in the sample.	[Describe findings or "No exceptions noted"]
4. Credit Approval	Verify that each loan in the sample contains a credit memorandum signed by an authorized lending officer.	[Describe findings or "No exceptions noted"]

We were not engaged to, and did not, conduct an examination or review, the objective of which would be the expression of an opinion or conclusion, respectively, on the overall loan portfolio. Accordingly, we do not express such an opinion or conclusion. Had we performed additional procedures, other matters might have come to our attention that would have been reported to you.

This report is intended solely for the information and use of the management of [Bank Name] and is not intended to be and should not be used by anyone other than these specified parties.

Sincerely,

[Accounting Firm Name]

[City, State]