

**[Date]**

**[Lender/Bank Name]**

[Lender Address]

[City, State, Zip Code]

**RE: Self-Employed Income Verification for [Applicant Name]**

To Whom It May Concern,

I am writing this letter to verify the self-employment income for **[Applicant Name]**, who is the owner of **[Business Name]**. The applicant has been self-employed since **[Start Date]** and currently holds an ownership interest of **[Percentage]%**.

Based on a review of the business bank statements for the period of **[Start Date]** to **[End Date]**, we have calculated the qualifying income as follows:

- **Total Deposits:** \$[Amount]
- **Excluded Deposits (Transfers/Loans):** \$[Amount]
- **Net Business Deposits:** \$[Amount]
- **Expense Factor Applied:** [Percentage]%
- **Calculated Monthly Income:** \$[Amount]

This income analysis has been conducted using the [12/24] month bank statement program guidelines. The business remains active, in good standing, and continues to show stable cash flow consistent with the requirements for mortgage pre-approval.

Should you require any additional documentation or have further questions regarding this income calculation, please contact me directly at [Phone Number] or [Email Address].

Sincerely,

[Signature]

**[Name of Preparer/CPA/Accountant]**

[Title/Company]

[License Number, if applicable]