

[Current Date]

[Recipient Name]

[Recipient Title]

[Company/Institution Name]

[Address Line 1]

[City, State, Zip Code]

RE: Mortgage and Loan Reference for [Borrower Name/Company Name]

To Whom It May Concern,

This letter serves to provide a formal credit reference for [Borrower Name] regarding their commercial loan and mortgage history with [Your Institution Name].

The details of the facility are as follows:

- **Loan Account Number:** [Account Number]
- **Property Address:** [Collateral Property Address]
- **Original Loan Amount:** \$[Amount]
- **Date Account Opened:** [Date]
- **Current Outstanding Balance:** \$[Amount]
- **Maturity Date:** [Date]

Regarding the borrower's performance, we confirm the following:

- **Payment History:** [e.g., All payments have been made on time and in full.]
- **Status:** [e.g., The account is currently in good standing.]
- **Delinquencies:** [e.g., No late payments have been recorded in the last 24 months.]

In our experience, [Borrower Name] has managed this commercial obligation in a professional and satisfactory manner. We consider them to be a reliable borrower.

Should you require any further information or specific data regarding this reference, please do not hesitate to contact the undersigned at [Phone Number] or [Email Address].

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Job Title]

[Department Name]