

[Company Letterhead]

[Date]

[Bank Name]

[Loan Officer Name/Department]

[Bank Address]

[City, State, Zip Code]

Re: Representation Letter for Prospective Financial Statements

Dear [Loan Officer Name],

In connection with our application for a loan in the amount of \$[Amount], we are providing the attached prospective financial statements of [Company Name], which include the projected balance sheet, statement of income, and statement of cash flows for the period ending [Date].

We acknowledge our responsibility for the preparation and presentation of these prospective financial statements. In relation to these statements, we represent the following:

1. The prospective financial statements are based on management's best estimates and judgments as of the date of this letter.
2. The underlying assumptions used are reasonable and provide a fair basis for the projections.
3. All significant assumptions used in the preparation of these statements have been disclosed to you.
4. The accounting policies used in these projections are consistent with the policies used in our historical financial statements.
5. There are no material omissions or undisclosed facts that would make these projections misleading to the lender.
6. We have made available to you all relevant financial records and data requested for the loan evaluation process.

We understand that these projections are based on future events and that actual results may vary significantly from these estimates. We undertake no obligation to update these statements unless required by the terms of our loan agreement.

Sincerely,

[Signature]

[Name of Authorized Officer]

[Title]

[Company Name]