

I certify as at XXX, Month, 2009

I am a practicing accountant and member of the Australian Society of CPA's.

I am accountant to (applicants company) Pty.Ltd and a member of XXX.

I am accountant to (applicants company) Pty.Ltd and (client) and have acted for the borrower in that capacity for approximately XX years, and still act as their accountant.

I understand that the borrower has applied for a loan of \$XXXX through Union Fidelity Capital Funding Pty.Ltd repayable by monthly installments of approximately \$XXX over XX years at an interest rate of XX% per annum interest only.

Based on information given to me by the borrower, I am aware of the borrower's income and expenditure. It appears that the borrower is able to meet interest payments and can do so without substantial hardship.

I am aware of the client's position and I estimate the net profit to June 30, 200X to be \$XXXX after payment of wages totaling \$XXX.

This statement is not a guarantee of performance by the borrower but merely a statement that the borrower's circumstances indicate an ability to service the interest payments. I am not aware of any factors as at XXX(today's date) which may affect the borrower's ability to meet his commitments however, circumstances may change.

I understand that the loan approved is subject to various conditions, which are contained in the letter of offer. This statement is provided to satisfy one of those conditions.

Yours faithfully

XXXX (Accountant name and signature)