



# Brighten<sup>®</sup> Accountant's Verification

To: **Brighten Home Loans Pty Ltd**

Date: \_\_\_\_\_

To whom it may concern,

RE: LOAN APPLICATION for: \_\_\_\_\_  
(Insert borrower name/s)

I certify that:

1. My Tax Practitioners Board registration number is \_\_\_\_\_ and I am a practicing accountant / licensed tax agent,  
I am currently a member of:  
☐ ICAA ☐ CPA Australia ☐ NIA ☐ Other: \_\_\_\_\_ ☐ Not applicable
2. I am the accountant for: \_\_\_\_\_ ('borrower/s')  
and have acted for the borrower/s in that capacity for the previous \_\_\_\_\_ years, and still act as their accountant.
3. I am aware of the borrower/s current estimated annual pre-tax income from self-employed activities of \$ \_\_\_\_\_,  
and to the best of my knowledge this amount is reasonable and accurate. I have formed this view on the following basis  
\_\_\_\_\_.  
(Please note if this view is based on most recent taxation returns please advise why these cannot be provided).
4. I am not aware of any factors which may affect the borrower's ability to make the repayments or which may cause  
substantial hardship to the borrower/s to make repayments.
5. I confirm that the borrower/s is a/are registered tax payer/s with the Australian Taxation Office.
6. I understand that you are relying on this letter in agreement to make the loan to the borrower/s. Please be advised that in  
accordance with instruction from the borrower/s, an audit has not been performed in relation to preparing any financial  
statements for and on behalf of the borrower/s. Consequently, we are unable to express any opinion as to the accuracy of  
the information contained within those reports.
7. Are you receiving a referral fee that might place you in a conflict of interest with regard to the transaction being entered  
into? ☐ Yes ☐ No
8. Are you independent of this transaction and there is no conflict of interest in regards to this declaration? ☐ Yes ☐ No
9. Do you have any conflicts of interest in regard to this declaration? ☐ Yes ☐ No
10. I wish to provide the following additional information in regards to the applicant/s income, expenses or financial position  
- in addition also provide comments describing any conflict of interest noted in question 7 or 9:

Yours faithfully,

Full name of accountant

Name of practice

Phone number

Email address

Address of practice

Signature of accountant