

**Network Communications  
#4 The High Street, Essex  
01555 555 111**

June 18th, 2005  
FAO: Judy Hamblen  
Florida Residential Mortgage  
1500 Cordova Road, Suite 314  
Fort Lauderdale, FL 33316, U.S.A.

Dear Judy Hamblen:

Mr. John Smith is employed as a telecommunications manager for Network Communications and has been employed since 1998. While the tax year runs from April to April in the United Kingdom, we will calculate earnings in the January 1<sup>st</sup> to December 31<sup>st</sup> calendar format commonly used in the United States.

His 2003 earnings were 25,000 pounds from January 1<sup>st</sup>, 2003 to December 31<sup>st</sup>, 2003. His 2004 earnings were 29,000 pounds from January 1<sup>st</sup>, 2004 to December 31<sup>st</sup>, 2004.

Earnings thus far for 2005 and including the month of May 2005 are just over 15,000 pounds or 3000 pounds, monthly. Therefore, we expect his gross earnings for the 12 months of calendar year 2005 to be somewhere in the region of 36,000 pounds. With current exchange rates, 1.00 pounds equals approximately \$1.82 US dollars. We calculate that earnings in calendar year 2005 from January 1<sup>st</sup>, 2005 through January 31<sup>st</sup>, 2005, should equal approximately \$65,520 US dollars.

Sincerely,

Geoff Russell  
Managing Partner  
01555 555112

- **Please include original letter on original company letterhead, and signed by a responsible member or manager of the firm with the proper authority.**
- **The letter writer may write a favorable personal reference if company policy allows.**
- **The letter writer may comment on the probability of continued employment if company policy allows.**