

**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 1st to December 31st calendar format commonly used in the United States.

His 2003 earnings were 25,000 pounds from January 1st, 2003 to December 31st, 2003. His 2004 earnings were 29,000 pounds from January 1st, 2004 to December 31st, 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 1st, 2005 through January 31st, 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.**