

# Proof of Income Letter Self Employed

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Creative Designs by Sam

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Date: March 10, 2025

**Recipient:**

Mr. Derek Shaw

Loan Officer

Community Credit Union

456 Lender Street

Craftsville, CA 90210

**Salutation:**

Dear Mr. Shaw,

**Subject:**

Verification of Income for Mortgage Application

**Body:**

I am writing to provide verification of my income in support of my application for a mortgage through Community Credit Union. As the owner and principal of Creative Designs by Sam, a registered freelance graphic design business, I have been self-employed since 2018 and have sustained a consistent income stream through various client projects.

**Income Overview:**

- **Business Name:** Creative Designs by Sam
- **Nature of Business:** Freelance Graphic Design Services
- **Annual Gross Income:** \$70,000 (average over the past three years)
- **Payment Methods:** Client invoices, typically paid via bank transfer or check
- **Major Clients:** Include local businesses, online retailers, and independent authors needing book cover designs

**Additional Revenue Streams:**

- I also generate income through online courses on graphic design, which have contributed approximately \$10,000 annually. This is in addition to my main business revenue and is paid directly into my business account.

**Financial Documentation Attached:**

- To corroborate my declared earnings, I have attached copies of my Income Tax Returns for the last three years, which reflect my gross income and tax payments.
- Additionally, included are the last six months of bank statements for my business account, showing income deposits from various clients and course payments.

**Conclusion:**

My business has shown steady growth over the past five years, and I have maintained good financial health, which ensures my ability to meet the mortgage obligations. I trust this letter provides a comprehensive view of my financial situation. Should there be any further information or documentation required, please feel free to contact me.

**Closing:**

Sincerely,

[Signature]

Samantha Reed

Owner, Creative Designs by Sam

**Attachments:**

1. Income Tax Returns for the past three years
2. Business bank statements for the last six months