

# Proof of Income Letter for Bank

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Date: March 10, 2025

**Recipient:**

Ms. Angela Hart  
Branch Manager  
Union Bank  
300 Bank Street  
Capital City, CC 45678

**Salutation:**

Dear Ms. Hart,

**Subject:**

Verification of Income for Personal Loan Application

**Body:**

I am writing to provide the necessary verification of my income in connection with my application for a personal loan at Union Bank. As an applicant, I understand the importance of demonstrating financial stability and reliability.

I am currently employed by Tech Innovations Ltd. as a Senior Network Engineer. I have been with the company for over five years, which speaks to my stable

employment history. My current annual gross salary is \$98,000, which is paid on a semi-monthly basis, making each paycheck approximately \$4,083 before deductions.

Additionally, I receive an annual performance bonus, which for the last year was \$5,000. This bonus varies slightly based on both my performance and the company's overall profitability but has been a consistent part of my income.

To further support my application, I engage in part-time freelance consulting work in the field of cybersecurity. This work adds around \$12,000 to my annual income. The payments for these services are made directly to my designated business account, depending on the projects I undertake throughout the year.

**Conclusion:**

Enclosed are my recent pay stubs, the previous year's W-2 form from Tech Innovations Ltd., and statements from my business account showing the additional income from consulting. This comprehensive income evidence underscores my capability to fulfill the financial obligations of the requested loan.

Should there be any further details or documents that you require, please feel free to contact me directly at the contact details provided.

**Closing:**

Sincerely,

[Signature]

Michael Thompson

**Attachments:**

1. Recent pay stubs (last three months)
2. Last year's W-2 form

### 3. Business account statements (last six months)