**ABC Manufacturing Company**

111 Parts Lane

New York, NY 12345

abcmanufacturer@email.com

President: Jason Morrison – jmorrison@email.com

Jane Smith

1600 Main Street

New York, NY 12345

jsmith@email.com

October 12, 2012

John Deare

CDE Bank

456 Money Drive

Brooklyn, NY 12345

RE: Proof of Income

Dear Mr. Deare:

I’m writing this letter to verify my previous and current income with regard to my personal loan application from CDE Bank. I am a product inspector at ABC Manufacturing Company. I have been an employee of this company for the last 4 years. My current income is $34,000 per year, but I have been receiving a 3 percent raise every year since I started at the company. I plan on remaining with ABC Manufacturing until I retire in approximately 12 years.

Please take a look at the enclosed documentation, which includes pay stubs from the last 6 months, documentation of my pay increases, and my 2010 and 2011 income tax returns. All of the above information is correct to the best of my knowledge.

Thank you so much for taking the time to read this letter, the enclosed documents, and for considering my loan application. Should you have any questions, do not hesitate to contact me.

Sincerely,

Jane Smith

Enclosures (6): 2010, 2011 Income Tax Returns; Copy of March–October 2012 pay stubs; Copy of raise letters