TO

**[Receiver Name]**

**[Receiver Title]**

**ADDRESS:** **[Receiver Address]**

**EMAIL:** **[Email Address]**

**PHONE: [Home Phone]**

FROM

**[Sender Name]**

**[Sender Title]**

**Subject:** Bank Reference LetterDear**[Name]**

At the request of our customer, **[ABC Construction Company]**, please be advised of the following information. We currently have three separate demand deposit accounts with **[ABC Construction Company]**. The earliest was opened up in 20XX Currently the average balance for the year 20XX of all checking accounts was $ **[Amount]**.

We provide **[ABC Construction Company]** with a line of credit in the amount of $ **[Amount]**. At the present time there is $**[Amount]** outstanding. This line will mature on 20XX and is secured by a first position security interest in the assets of the entity as well as a mortgage on real estate owned by one of the principals.

**[ABC Construction Company]** has maintained a satisfactory relationship with our Bank for Over seven years and we hold this account in high regard.

If I can be of further assistance in this matter, please do not hesitate to contact me.

Sincerely,

**[Signature]**

**[Printed Name]****[Position]**