THE FINANCIAL COLLECTIVE

A letter confirming employment, for a mortgage

Your employee is applying for a mortgage. The lender asks for a short letter from you confirming their job and income. It only needs to cover the points below; page 2 has a sample you can copy onto your letterhead.

Before you send it, please check it has:

- [ ] On company letterhead, and signed
- [ ] The employee's position or job title
- [ ] The employee's income, and how it's paid (salary, hourly, commission or bonus)
- [ ] If paid hourly: the hours per week the employee is guaranteed, not the hours they usually work
- [ ] The employee's status: full-time or part-time, permanent or contract
- [ ] The employee's start date
- [ ] A phone number the lender can call to confirm it
- [ ] Dated within the last 30 days

A job offer can’t be used: the letter has to confirm the job they have now. Please give the signed letter back to your employee, who will send it to their mortgage broker.

Thank you. If the lender calls the number in the letter, it will only be to confirm what it says.

[YOUR COMPANY LETTERHEAD]

Sample employment confirmation letter. Please print this on your company letterhead, fill in the parts in [brackets], and sign it. Your own wording is fine, as long as everything below is covered.

[Date]

To whom it may concern,

Re: Employment confirmation for **[employee's full name]**

This letter confirms that **[employee's full name]** is employed by **[company name]** as **[position or job title]**. **[Employee's first name]** started with us on **[start date]**.

[Employee's first name] is employed **[full-time / part-time]** in a **[permanent / contract]** position.

[Employee's first name]'s annual base salary is $**[amount]**, paid **[weekly / every two weeks / twice a month / monthly]**.

*Or, if paid hourly: **[Employee's first name]** earns $**[amount]** per hour and is guaranteed **[number]** hours per week.*

*If it applies: In **[year]**, **[employee's first name]** also received $**[amount]** in **[bonus / commission / overtime]**.*

To confirm any of this, please call me at **[phone number]**.

Sincerely,

[Signature]

[Your name], **[your title]**
[Company name]