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April 24, 2017
Mr. Carson Yielding
Heritage National Bank, N.A.
1776 Queens Way
Charlotte, North Carolina 12345

Dear Mr. Yielding,
In response to your announcement on Auditor.com, I apply for the position of Senior Auditor in your corporation. I graduated from the University of Virginia in 2001 with a major in Accounting and minor in Information Technology. In May 2003, I earned my CPA license in Virginia. My experience in the accounting profession comes from the local government and regulatory side. From 2003 to March 2008, I served as an Assistant Accountant for the City of Richmond, Virginia. In that role, I assisted in auditing accounts and spending for compliance with local and state budgeting laws.

Since April 2008, I have worked as a Bank Examiner for the State Banking Commission. My duties include auditing and examining deposits, withdrawals, loans and other transactions, and financial statements of financial institutions and credit companies of various sizes. I have gained significant exposure to and helped enforce laws for consumer credit protection and bank capital reserves and liquidity. Through my efforts, banks have been alerted to unsound practices, market and other risks to their stability and customers and potential legal violations and exposure.

The work of our office received national acclaim. What myself and other examiners learned in auditing banks during and shortly after the financial crisis helped shape state and national reforms in banking and credit practices. In March 2009, I authored a special report commissioned by the American Banking Associated that discussed the causes of the crisis and proposed regulations for mortgage lending, credit card offers and bank capital reserves.

In addition to analyzing documents and practices, my work allows me to hone skills in reading and researching the latest laws, regulations and practices on banking and auditing. I use Microsoft Excel to calculate various financial ratios such as debt-to-equity and those related to solvency and liquidity of organizations.

Heritage National Bank, N.A. has exhibited a commitment to the highest banking standards. As an auditor, I look forward to the opportunity to contribute to your bank's maintaining that level of excellence. I offer you my knowledge and history of auditing various types of accounts, banking rules, practices and policies; and analytical skills. My experience in auditing and examining banks has prepared me to help your bank continue to avoid the pitfalls that have plagued other financial institutions.

Sincerely,
[Insert signature here]