

**Date:** [Insert Date]

**To:** [Applicant Name]

**Address:** [Applicant Address]

**Application Number:** [Insert Number]

**RE: ADMINISTRATIVE WARNING - DISCREPANCY IN INCOME DOCUMENTATION**

Dear [Applicant Name],

This letter serves as a formal administrative warning regarding your mortgage loan application submitted on [Date]. During our quality control and verification process, a discrepancy was identified between the income stated on your application and the official records obtained from [Source of Verification, e.g., Employer/IRS].

**Details of Discrepancy:**

- Stated Annual Income: \$[Amount]
- Verified Annual Income: \$[Amount]

The accuracy of financial information is a fundamental requirement of the lending process. Providing inconsistent or inaccurate information, whether intentional or accidental, violates our application policies and may be considered a breach of the signed declarations provided in your initial application package.

**Required Action:**

You are required to provide a written explanation for this discrepancy along with supporting documentation (such as updated pay stubs, tax returns, or a letter from your employer) within [Number] business days. Failure to provide a satisfactory clarification may result in the immediate denial of your application and potential restrictions on future business with this institution.

Please contact the Underwriting Department at [Phone Number] if you have questions regarding this notice.

Sincerely,

[Your Name/Department Name]

[Company Name]

[Compliance/Underwriting Division]