

Date: [Insert Date]

To: [Borrower Full Name]

Address: [Borrower Address]

Loan Application Number: [Insert Number]

Subject: FORMAL WARNING REGARDING FALSIFIED INCOME INFORMATION

Dear [Borrower Name],

This letter serves as a formal warning regarding your recent personal loan application submitted on [Insert Date].

During our standard verification process, inconsistencies were identified between the income reported on your application and the documentation provided. Specifically, it has been determined that the income stated as [Insert Stated Amount] does not match verified records from [Insert Source, e.g., Employer/Tax Returns].

Providing false or misleading information on a financial application is a serious matter. Such actions constitute a violation of our terms of service and may be considered a fraudulent act under applicable laws.

As a result of this discovery, the following actions have been taken:

- Your current loan application has been officially declined.
- A formal note regarding this discrepancy has been placed on your internal file.
- Your ability to apply for future credit products with this institution may be restricted.

We require you to provide a written explanation regarding this discrepancy within [Insert Number] business days. Failure to respond or provide a valid justification may result in further action, including reporting this incident to relevant credit bureaus or legal authorities.

Please contact the Compliance Department at [Insert Phone Number] if you wish to discuss this matter further.

Sincerely,

[Your Name/Signature]

[Your Title]

[Organization Name]