

{Date} {Recipient Name} {Recipient Address} {City, State, Zip Code} Subject: Warning Letter - Breach of Credit Agreement via Income Misrepresentation Dear {Recipient Name}, This letter serves as a formal warning regarding your credit account {Account Number} with {Company Name}. Upon a recent verification audit of your account details, we have identified a significant discrepancy between the income reported on your credit application dated {Application Date} and your actual verified financial records. Providing false or misleading information regarding your financial status constitutes a material breach of the Credit Agreement signed by you. Accurate disclosure of income is a mandatory requirement for assessing creditworthiness and determining credit limits. As a result of this breach, please be advised of the following: 1. Your credit facility has been [Suspended / Limited] effective immediately. 2. You are required to provide updated, certified proof of income (such as recent pay stubs or tax returns) within {Number} business days. 3. Failure to rectify this discrepancy or provide the requested documentation may lead to the permanent closure of your account and a demand for immediate repayment of the full outstanding balance. We take the integrity of our lending processes seriously. Please contact our Compliance Department at {Phone Number} to discuss this matter and provide the necessary documentation. Sincerely, {Sender Name} {Title} {Company Name}