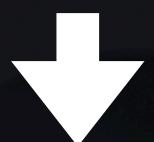# Use "you" to refer to the reader

Copies of tax returns must be provided.

You must provide copies of your tax returns.

Use "we" to refer to your department

Loan applications will be reviewed to ensure that procedures have been followed.

⬇

We review your loan application to ensure that you followed our procedures.