

### *3. How to write in plain language*

# Use “you” to refer to the reader

**Copies of tax returns must be provided.**



**You must provide copies of your tax returns.**



### *3. How to write in plain language*

# Use “we” to refer to your organization

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



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