

[Date]

[Executive Name]

[Title]

[Financial Institution Name]

[Address Line 1]

[City, State, Zip Code]

RE: Notice of Fair Lending Examination

Dear [Name],

This letter serves as formal notification that [Regulatory Agency Name] will conduct a Fair Lending Examination of [Financial Institution Name] beginning on [Start Date]. The purpose of this examination is to evaluate the institution's compliance with the Equal Credit Opportunity Act (Regulation B), the Fair Housing Act, and other applicable fair lending laws and regulations.

The scope of this examination will cover the period from [Start Date of Review Period] to [End Date of Review Period]. Our review will focus on the following areas:

- Underwriting policies and practices
- Pricing and fee structures
- Marketing and redlining analysis
- Fair Lending Management System and Internal Controls

To facilitate the review, please provide the documents requested in the attached Information Request List (IRL) no later than [Due Date]. Documents should be submitted securely via [Method of Submission].

An entry meeting has been scheduled for [Time/Date] via [In-person/Virtual Platform]. During this meeting, our examination team will discuss the examination process and interview key management personnel.

Please designate a primary point of contact for this examination and provide their contact information to [Examiner Name] at [Email/Phone Number].

We appreciate your cooperation in this matter.

Sincerely,

[Signature]

[Name of Lead Examiner]

[Title]

[Regulatory Agency Name]

Enclosure: Information Request List (IRL)