

[Date]

[Recipient Name/Regulatory Body Name]

[Department/Division]

[Address Line 1]

[Address Line 2]

[City, State, Zip Code]

RE: Fair Lending Self-Assessment Disclosure - [Institution Name]

Dear [Contact Person Name or Compliance Officer],

In accordance with [Applicable Regulation or Internal Policy], [Institution Name] has completed its periodic Fair Lending Self-Assessment for the period of [Start Date] to [End Date].

The purpose of this self-assessment was to evaluate our lending practices, underwriting standards, and pricing methodologies to ensure full compliance with the Equal Credit Opportunity Act (ECOA), the Fair Housing Act (FHA), and other relevant fair lending laws.

Scope of Assessment:

The assessment included a review of the following areas:

- Loan application and origination processes.
- Underwriting criteria and exception tracking.
- Pricing models and discretionary markups.
- Marketing and outreach efforts to underserved communities.
- Redlining risk analysis.

Summary of Findings:

[Provide a brief summary of results, e.g., "The assessment confirmed that our lending policies are applied consistently without regard to prohibited bases. No systemic disparities were identified."]

Corrective Actions (if applicable):

[Detail any identified weaknesses and the specific steps taken to remediate them, e.g., "Enhanced training has been implemented for loan officers regarding manual overrides."]

The full supporting documentation and data analysis for this self-assessment are maintained on-site and are available for review upon request by authorized regulatory examiners.

Please contact me at [Phone Number] or [Email Address] if you require further information regarding this disclosure.

Sincerely,

[Signature]

[Typed Name]

[Title, e.g., Chief Compliance Officer]

[Institution Name]