

[Sender Name]
[Sender Title]
[Organization Name]
[Address]
[City, State, Zip Code]
[Date]

[Recipient Name]
[Recipient Title]
[Regulatory Agency/Department Name]
[Address]
[City, State, Zip Code]

RE: Submission of Annual Fair Lending Statistical Analysis Report - [Reporting Period]

Dear [Recipient Name],

On behalf of [Organization Name], I am submitting the results of our Fair Lending Statistical Analysis for the period beginning [Start Date] and ending [End Date]. This analysis was conducted to ensure compliance with the Equal Credit Opportunity Act (ECOA), the Fair Housing Act (FHA), and applicable internal risk management policies.

The enclosed report includes:

- A summary of loan application and underwriting data.
- Regression analysis results for pricing and non-pricing disparities.
- Comparative file review findings regarding protected classes.
- An assessment of marketing and redlining risk indicators.
- Management's response and any planned corrective actions.

The findings indicate that [Organization Name] remains in material compliance with fair lending standards. We have identified [mention any specific focus areas or state "no significant disparities"] requiring further monitoring.

Please contact me directly at [Phone Number] or [Email Address] if you require additional documentation or clarification regarding the statistical methodology used in this report.

Sincerely,

[Signature]

[Typed Name]
[Title]