

**To:** [Department Head Name/Business Unit Leader]

**From:** [Compliance/Audit Department Name]

**Date:** [Insert Date]

**Subject:** Notification of Internal Fair Lending Examination

Dear [Name],

This letter serves as formal notification that the [Compliance/Audit Team] will conduct an internal Fair Lending Examination of [Department/Product Line Name] beginning on [Start Date].

**Examination Objective:**

The objective of this review is to evaluate compliance with fair lending laws and regulations, including the Equal Credit Opportunity Act (ECOA) and the Fair Housing Act (FHA). We will assess whether policies, procedures, and lending practices are consistent with the institution's commitment to fair and equitable treatment of all applicants and borrowers.

**Scope of Review:**

The examination will cover the period from [Start Date] to [End Date] and will focus on the following areas:

- Underwriting practices and exceptions.
- Pricing and discretionary markups.
- Marketing and outreach efforts.
- Redlining and geographic distribution.
- Complaint management related to fair lending.

**Requested Documentation:**

To facilitate the kickoff, please provide the following items by [Submission Deadline]:

1. Current lending policies and procedural manuals.
2. Organizational charts for the business unit.
3. Loan level data files (format requirements attached).
4. Marketing materials and fair lending training records.
5. A list of all pricing or underwriting overrides during the review period.

**Kickoff Meeting:**

A kickoff meeting is scheduled for [Date] at [Time] via [Location/Meeting Link]. During this meeting, we will discuss the examination timeline, logistics, and primary points of contact.

Please contact [Lead Examiner Name] at [Phone/Email] if you have any questions regarding this notification.

Sincerely,

[Your Name]

[Title]

[Department]