

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Your Phone Number]  
[Your Email]

[Date]

[Name of Recipient/Compliance Officer]  
[Name of Institution/Organization]  
[Address of Institution]  
[City, State, Zip Code]

**RE: Formal Grievance Regarding Discriminatory Lending/Service Practices (Redlining)**

Dear [Name of Recipient],

I am writing to submit a formal grievance against [Name of Institution] regarding what I believe to be discriminatory practices, specifically redlining, in relation to my application for [mention service, e.g., a mortgage, home improvement loan, or insurance policy] for the property located at [Property Address].

My grievance is based on the following observations:

- [Detail specific incident, e.g., denial of service based on the zip code or neighborhood].
- [Mention any discrepancies in terms or interest rates compared to other areas].
- [Describe any statements made by representatives regarding the location of the property].

I believe these actions constitute a violation of the Fair Housing Act and the Equal Credit Opportunity Act (ECOA), which prohibit financial institutions from discriminating against applicants on the basis of the neighborhood's racial or ethnic composition.

I request a formal review of my file and a detailed written explanation for the [denial/terms offered]. I also request information on the specific criteria used to evaluate applications in my geographical area.

I look forward to your prompt response within [number of days, e.g., 15] business days. I reserve the right to escalate this matter to the Consumer Financial Protection Bureau (CFPB) and the Department of Housing and Urban Development (HUD) should this matter not be resolved internally.

Sincerely,

[Your Signature]

[Your Printed Name]