

[Your Company Name]
[Department Name]
[Street Address]
[City, State, Zip Code]
[Date]

[Recipient Name]
[Title/Regulatory Body]
[Street Address]
[City, State, Zip Code]

RE: Clarification Regarding Fair Lending Practices Audit - [Audit Reference Number]

Dear [Recipient Name],

This letter is in response to your request for clarification dated [Date of Request] regarding the findings of the recent Fair Lending Practices Audit conducted on [Audit Date].

We are providing additional information and context regarding the following items identified in the audit report:

1. [Specific Item/Finding Name]

[Provide a clear explanation or justification for the specific practice or data point questioned. Reference specific policies or fair lending laws like ECOA or HMDA where applicable.]

2. [Specific Item/Finding Name]

[Provide a clear explanation or justification for the specific practice or data point questioned.]

Data Corrections and Methodology:

[If applicable, describe any corrections made to data sets or explain the statistical methodology used to ensure non-discriminatory lending outcomes.]

Remediation Steps:

[Outline any corrective actions taken or planned to address the concerns raised during the audit to ensure ongoing compliance with fair lending regulations.]

We remain committed to maintaining equitable lending practices and transparency throughout this audit process. Should you require further documentation or wish to schedule a follow-up meeting, please contact [Contact Name] at [Phone Number] or [Email Address].

Sincerely,

[Signature]

[Printed Name]
[Title]