

SENT VIA CERTIFIED MAIL AND EMAIL

Date: [Date]

To: [Name of Mortgage Institution]
Legal Department / Compliance Officer
[Street Address]
[City, State, Zip Code]

RE: NOTICE TO PRESERVE EVIDENCE - Mortgage Application #[Application Number]

Dear [Name of Contact Person or Legal Department],

This letter serves as a formal notice to [Name of Mortgage Institution] to preserve all documents, data, and tangible evidence related to my mortgage application and subsequent interactions with your institution. This request is made in anticipation of a formal inquiry regarding potential lending discrimination under the Equal Credit Opportunity Act (ECOA) and the Fair Housing Act.

You are hereby directed to maintain and preserve all records, including but not limited to:

- All loan application files, including internal notes and underwriting worksheets.
- All correspondence between myself and any loan officers, processors, or agents (emails, letters, and chat logs).
- Audio recordings of all telephone conversations.
- Internal communications (emails, memos, or instant messages) discussing my application or creditworthiness.
- All credit reports, automated underwriting system (AUS) findings, and appraisal reports.
- Comparative data regarding loan products, interest rates, and fees offered to other applicants during the same period.
- Documentation regarding your institution's lending criteria, discretionary pricing policies, and override logs.

Please ensure that all electronic data is preserved in its original format, including metadata. You must suspend any routine data deletion, overwriting, or document destruction policies that may affect these materials.

Failure to preserve this evidence may result in legal consequences, including an inference that the destroyed evidence would have been unfavorable to your institution.

Please confirm in writing within five (5) business days that you have received this notice and have implemented the necessary litigation hold.

Sincerely,

[Your Name]

[Your Address]

[Your Phone Number]

[Your Email Address]