

[Company Letterhead / Logo]

Date: [Insert Date]

To: [Recipient Name/Department]
[Organization Name]
[Address]

Subject: Consumer Financial Protection Readiness Attestation Letter

Dear [Recipient Name],

This letter serves as a formal attestation regarding the Consumer Financial Protection Bureau (CFPB) readiness and compliance posture of [Company Name] (the "Company").

I, [Name of Authorized Officer], in my capacity as [Title, e.g., Chief Compliance Officer] of the Company, hereby certify that as of [Date], the Company has implemented a Compliance Management System (CMS) designed to ensure compliance with Federal consumer financial laws. This attestation is based on our internal assessments and review of the following pillars:

- **Board and Management Oversight:** The Board of Directors and senior management exercise appropriate oversight of the Company's compliance responsibilities.
- **Compliance Program:** The Company maintains written policies, procedures, and training programs updated to reflect current CFPB regulations and expectations.
- **Consumer Complaint Management:** A formalized process is in place for receiving, escalating, and resolving consumer complaints and inquiries in a timely manner.
- **Compliance Audit:** Periodic independent testing and internal audits are conducted to verify the effectiveness of the CMS and identify potential risks.
- **Third-Party Service Provider Oversight:** The Company maintains risk-based oversight of service providers to ensure their activities comply with consumer protection laws.

The Company remains committed to the principles of fair lending and the prevention of Unfair, Deceptive, or Abusive Acts or Practices (UDAAP).

I further attest that the Company has identified no material weaknesses in its compliance framework that would prevent it from meeting current CFPB regulatory requirements. We remain prepared for regulatory examination and are committed to continuous monitoring and improvement of our compliance controls.

Sincerely,

[Signature]

[Printed Name]
[Title]
[Company Name]