

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

[Examiner Name/Title]
[Regulatory Agency Name]
[Agency Address]
[City, State, Zip Code]

RE: Submission of Fair Lending Practices Examination Readiness Materials

Dear [Examiner Name],

In preparation for the upcoming Fair Lending Examination scheduled to begin on [Start Date], [Company Name] is formally submitting the requested documentation and preliminary materials for your review.

We are committed to maintaining full compliance with the Equal Credit Opportunity Act (ECOA), the Fair Housing Act (FHA), and all applicable fair lending regulations. To demonstrate our examination readiness, we have enclosed the following items:

- **Fair Lending Policy:** Our current board-approved policy governing equitable lending practices.
- **Risk Assessment:** The most recent Fair Lending Risk Assessment, including identified risk factors and mitigation strategies.
- **Training Records:** Documentation of fair lending training completion for all relevant staff and management.
- **Monitoring and Testing:** Summaries of internal comparative file reviews and statistical monitoring reports for the period of [Date] to [Date].
- **Complaints Log:** A record of all fair lending-related consumer complaints and their respective resolutions.
- **Marketing Materials:** Samples of recent advertising and outreach efforts across various demographic segments.

All data files requested in the initial CID (Civil Investigative Demand) or pre-examination request letter have been uploaded to the secure portal provided by your agency. We have designated [Point of Contact Name], [Title], as our primary liaison for this examination. They can be reached at [Phone Number] or [Email Address].

We look forward to working with your team to ensure a transparent and efficient examination process.

Sincerely,

[Signature]
[Full Name]
[Title]
[Company Name]