[Company Letterhead]

[Date]

[Recipient Name/Regulatory Body Name]
[Address Line 1]
[City, State, Zip Code]

RE: Self-Disclosure of Mortgage Disclosure Timing Violation

Dear [Contact Name],

This letter serves as a formal self-disclosure regarding a disclosure timing violation identified during a recent [internal audit/quality control review] conducted by [Company Name].

1. Description of Violation:
It was determined that for Loan Number [Loan Number], the [Type of Disclosure, e.g., Loan Estimate or Closing Disclosure] was provided to the consumer on [Date Provided], which exceeded the regulatory timeframe required under [Specific Regulation, e.g., TILA-RESPA Integrated Disclosure (TRID) Rule]. The disclosure was required to be delivered no later than [Required Date].

2. Root Cause:
The violation was the result of [Briefly state cause, e.g., clerical error, system failure, or staffing shortage].

3. Remediation Actions Taken:
Upon discovery, [Company Name] took the following steps to remediate the issue:

- Issued a corrected disclosure and/or credit to the consumer in the amount of $[Amount] to cure any resulting fee tolerance violations.
- Provided the borrower with a formal notification of the error.
- [Additional remediation steps].

4. Preventative Measures:
To prevent future occurrences, we have implemented the following:

- Updated internal tracking software to include automated alerts for disclosure deadlines.
- Conducted mandatory retraining for all loan processing staff regarding timing requirements.
- Enhanced our post-disclosure audit frequency.

We take our compliance obligations seriously and are committed to full transparency regarding this matter. Please contact me directly at [Phone Number] or [Email Address] should you require additional documentation or information.

Sincerely,

[Signature]

[Name of Signing Officer]
[Title]
[Company Name]