

[Company Letterhead]

[Date]

[Recipient Name/Regulator Name]

[Agency Name]

[Address]

[City, State, Zip Code]

RE: Self-Disclosure of Truth in Lending Act (TILA) Early Disclosure Delivery Violation

To Whom It May Concern:

This letter serves as a formal self-disclosure by [Company Name] regarding a compliance oversight related to the timing requirements for early disclosures under the Truth in Lending Act (TILA), specifically 12 CFR § 1026.19 (Regulation Z).

Description of Violation:

On [Date], during an internal audit/review, it was discovered that early disclosures for [Number of Loans] loan application(s) were not delivered or placed in the mail within three business days after receiving the consumer's written application. This occurred between [Start Date] and [End Date].

Cause:

The violation was caused by [Insert Cause: e.g., a system technical error, human oversight, or administrative delay].

Remediation Steps:

Upon discovery, [Company Name] took the following actions:

- Issued corrected disclosures to all affected consumers on [Date].
- Refunded [Amount] in fees to affected consumers (if applicable).
- Implemented a mandatory training session for the loan processing department.
- Updated internal software/tracking logs to trigger automated alerts for disclosure deadlines.

Conclusion:

[Company Name] takes its regulatory obligations seriously and is committed to maintaining full compliance with TILA requirements. We have taken these proactive steps to ensure this error does not recur. We remain available to provide additional documentation or information upon request.

Sincerely,

[Signature]

[Name of Authorized Officer]

[Title]
[Company Name]
[Phone Number]