

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

[Recipient Name]  
[Title]  
[Organization/Regulatory Body]  
[Street Address]  
[City, State, Zip Code]

Re: Response to Inquiry Regarding Fair Lending Practices - Reference No: [Case/Reference Number]

Dear [Recipient Name],

This letter is in response to your inquiry dated [Date of Inquiry] regarding our institution's fair lending practices and compliance with the Equal Credit Opportunity Act (ECOA) and the Fair Housing Act (FHA).

[Company Name] is committed to ensuring that all applicants are treated fairly and consistently throughout the lending process. Our policies strictly prohibit discrimination based on race, color, religion, national origin, sex, marital status, age, or any other protected characteristic.

Regarding the specific points raised in your inquiry:

- **Policy Compliance:** We maintain a comprehensive Fair Lending Policy that is reviewed annually by our Board of Directors and compliance department.
- **Underwriting Standards:** Our credit decisions are based solely on objective creditworthiness factors, including income, credit history, debt-to-income ratios, and collateral value.
- **Staff Training:** All lending personnel undergo mandatory fair lending training upon hire and on a recurring annual basis.
- **Internal Audits:** We conduct regular comparative file reviews and statistical analysis to ensure no disparate impact or treatment exists within our portfolio.

We have enclosed [List of Documents, e.g., Fair Lending Policy, Training Logs, or Statistical Summaries] to support our position and demonstrate our ongoing compliance efforts.

If you require further documentation or have additional questions, please contact our Compliance Officer, [Name], at [Phone Number] or [Email Address].

Sincerely,

[Signature]

[Sender Name]

[Title]

Enclosures: [Number of Enclosures]