

[Your Name/Organization Name]
[Address Line 1]
[Address Line 2]
[City, State, Zip Code]
[Date]

[Recipient Name/Department]
[Regulatory Agency or Institution Name]
[Address Line 1]
[Address Line 2]
[City, State, Zip Code]

RE: Formal Dispute and Contextualization of Fair Lending Finding - [Reference/Audit Number]

Dear [Recipient Name],

This letter serves as a formal response and dispute regarding the fair lending finding issued on [Date] concerning [Specific Product or Practice, e.g., Mortgage Underwriting]. We have reviewed the initial findings and wish to provide critical context and data-driven evidence to challenge the preliminary conclusion of [mention finding, e.g., disparate impact/treatment].

1. Identification of Disputed Findings

We specifically dispute the finding that [Insert specific finding]. Our internal analysis suggests that the statistical significance cited in the report does not account for specific non-discriminatory variables.

2. Contextualization and Compensatory Factors

The identified disparities are explained by the following legitimate business necessities and neutral underwriting criteria:

- [Factor 1: e.g., Specific Credit Score Tiering]
- [Factor 2: e.g., Debt-to-Income Ratio nuances]
- [Factor 3: e.g., Local market economic conditions]

3. Methodological Concerns

We believe the methodology used in the initial assessment was [Incomplete/Flawed] because [Explain why, e.g., omission of key control variables or incorrect peer group benchmarking].

4. Supporting Documentation

Attached to this letter, please find:

- [Document Name: e.g., Internal Statistical Re-analysis]
- [Document Name: e.g., Updated Fair Lending Policy]
- [Document Name: e.g., Comparative File Review Results]

Conclusion

We remain committed to the principles of Fair Lending. We request a formal meeting to review

this additional context and ask that the finding be reconsidered or retracted based on the evidence provided.

Sincerely,

[Signature]

[Printed Name]

[Title]