

[Your Name/Department]
[Institution Name]
[Address]
[City, State, Zip Code]

[Date]

[Recipient Name/Supervisory Agency]
[Agency Name]
[Address]
[City, State, Zip Code]

RE: Correction of Geocoding Information for HMDA Loan Application Register (LAR)

To Whom It May Concern,

This letter is to formally notify you of corrections made to the geocoding information regarding our Home Mortgage Disclosure Act (HMDA) records for the reporting year [Year].

During a recent internal [audit/review], it was discovered that the following loan(s) contained inaccurate geographic identifiers. The corrected information is provided below:

Application/Loan Number	Property Address	Original Census Tract	Corrected Census Tract	Corrected MSA/MD Code
[Insert Number]	[Insert Address]	[Insert Incorrect Tract]	[Insert Correct Tract]	[Insert Code]

The error was caused by [brief reason, e.g., automated geocoding software error/manual data entry error]. We have updated our internal Loan Application Register to reflect these changes and have implemented [brief mention of corrective action, e.g., updated address verification protocols] to prevent future occurrences.

Please let us know if any further documentation or a full resubmission of the LAR is required.

Sincerely,

[Signature]
[Typed Name]
[Title]
[Phone Number]
[Email Address]