Date: [Insert Date]

To: [Internal Audit Department / Name of Auditor]
From: [Name of Department Head/Manager], [Department Name]
Subject: Response to Internal Audit Findings - HMDA Data Integrity

Dear [Auditor Name],

This letter serves as the formal response to the internal audit findings dated [Insert Date of Audit Report] regarding the Home Mortgage Disclosure Act (HMDA) Loan Application Register (LAR) data accuracy.

1. Description of Finding:
[Insert brief description of the error identified, e.g., incorrect reporting of Action Taken dates or misclassification of applicant ethnicity].

2. Corrective Actions Taken:
Upon notification of the discrepancy, the following steps were completed:

- The specific data entries for Loan ID(s) [Insert ID numbers] have been reviewed and corrected in the [Year] HMDA LAR.
- A secondary review of the supporting documentation (Loan Estimate, Closing Disclosure, and Application) was performed to ensure alignment with the reported data.

3. Preventative Measures and Process Improvements:
To prevent recurrence of these errors, the following measures are being implemented:

- **Training:** Staff involved in HMDA data entry will undergo refresher training on [Insert Date] focusing on [Specific Field Name].
- **Enhanced Quality Control:** A new pre-submission validation check has been added to the workflow to verify [Specific Data Point] against the core system.
- **Software Updates:** [If applicable, mention any updates to compliance software or logic].

4. Timeline for Full Resolution:
The corrections for the identified files are complete. The enhanced quality control processes will be fully integrated by [Insert Date].

We remain committed to maintaining the highest standards of data integrity and regulatory compliance. Please let us know if you require further documentation regarding these corrections.

Sincerely,

[Your Signature]
[Your Printed Name]
[Your Title]