

[Date]

[Recipient Name]

[Title]

[Institution Name]

[Address]

[City, State, Zip Code]

Re: Conclusion of Commercial Real Estate (CRE) Portfolio Targeted Examination

Dear [Recipient Name],

This letter formally concludes the targeted examination of [Institution Name]'s Commercial Real Estate (CRE) portfolio, which commenced on [Start Date]. The scope of this review focused on [Scope Detail, e.g., asset quality, underwriting standards, concentration risk management, and appraisal compliance].

Based on our findings, the overall condition of the reviewed CRE portfolio is considered [Satisfactory/Marginal/Unsatisfactory].

Summary of Key Findings:

- **Asset Quality:** [Brief summary of loan classifications or credit trends].
- **Underwriting and Documentation:** [Findings regarding adherence to internal policies and regulatory guidelines].
- **Risk Management:** [Assessment of stress testing, concentration limits, and monitoring systems].

Required Actions:

The following Matters Requiring Attention (MRAs) or recommendations have been identified:

1. [Description of specific issue and required corrective action].
2. [Description of specific issue and required corrective action].

The Board of Directors is required to provide a written response by [Due Date], outlining the specific actions taken or planned to address the findings noted above, including a timeline for completion.

We appreciate the cooperation and assistance provided by your staff during this examination. Should you have any questions regarding this letter, please contact [Examiner Name] at [Phone Number] or [Email Address].

Sincerely,

[Signature]

[Name of Lead Examiner]

[Title]

[Regulatory Agency/Department Name]