

[Date]

[Executive Name]

[Title]

[Financial Institution Name]

[Street Address]

[City, State, Zip Code]

Subject: Conclusion of Targeted Consumer Compliance Examination

Dear [Executive Name],

The [Regulatory Agency Name] has completed its targeted consumer compliance examination of [Financial Institution Name], which commenced on [Start Date]. The scope of this review was limited to [Specific Area/Product/Regulation, e.g., Mortgage Servicing practices or Fair Lending under ECOA].

Based on our review, the following determination has been made regarding the targeted scope:

Examination Findings:

[Option A: No material weaknesses or violations were identified during this targeted review.]

[Option B: During the review, we identified certain matters requiring board attention (MRBAs) or violations of law/regulation as detailed in the attached report.]

Corrective Actions:

[Specify required actions, if any, and the timeframe for remediation. If no actions are required, state: "No formal corrective actions are required at this time."]

Conclusion:

This targeted examination is now officially closed. The findings from this review will be incorporated into the institution's next full-scope Consumer Compliance Rating. Please be advised that this communication does not preclude the agency from reviewing these or other areas during future supervisory activities.

If you have any questions regarding this letter or the attached findings, please contact [Examiner Name] at [Phone Number] or [Email Address].

Sincerely,

[Signature]

[Name of Lead Examiner/Regional Director]

[Title]

[Regulatory Agency Name]

Enclosure: [Report of Findings/List of Violations]