

[Company Letterhead]

[Date]

[Executive Name]

[Title]

[Institution Name]

[Address Line 1]

[Address Line 2]

**RE: Conclusion of Fair Lending Practices Targeted Examination**

Dear [Executive Name],

The [Regulatory Agency Name] has completed its targeted examination of [Institution Name] regarding compliance with Fair Lending laws and regulations, including the Equal Credit Opportunity Act (Regulation B) and the Fair Housing Act. The examination focused on [specific area, e.g., mortgage underwriting/pricing discretion] for the period of [Start Date] through [End Date].

**Examination Results**

Based on our review of the documents, data, and internal controls provided, the following conclusion has been reached:

[Option 1: No Material Findings]

The examination did not identify any evidence of discriminatory practices or material violations of fair lending laws. The institution's compliance management system appears adequate for the current risk profile.

[Option 2: Findings Identified]

The examination identified certain areas requiring management attention. Specifically, [briefly describe issues such as data integrity, policy gaps, or statistical outliers]. These findings are detailed in the attached Examination Report.

**Required Actions**

Please submit a written response to this office by [Response Due Date] outlining the actions [Institution Name] intends to take to address the recommendations noted in the report.

This letter concludes the targeted examination process. We appreciate the cooperation provided by your staff during this review.

Sincerely,

[Signature]

[Name of Examiner-in-Charge]

[Title]

[Regulatory Agency Name]

Enclosure: Targeted Examination Report