

[Date]

[Executive Name]

[Title]

[Institution Name]

[Street Address]

[City, State, Zip Code]

RE: Conclusion of Targeted Examination - Mortgage Origination Activities

Dear [Executive Name],

The [Regulatory Agency Name] has completed its targeted examination of [Institution Name]'s mortgage origination operations, which commenced on [Start Date]. The scope of this review focused specifically on [Specific Areas, e.g., Loan Pricing, Disclosure Compliance, or Underwriting Standards] for the period of [Review Period].

This examination was conducted to evaluate the institution's compliance with [List Relevant Regulations, e.g., Truth in Lending Act (Regulation Z), Real Estate Settlement Procedures Act (Regulation X), or Equal Credit Opportunity Act (Regulation B)].

**Examination Conclusion:**

[Select one of the following options:]

**Option 1 (No Material Findings):** The examination did not identify any material systemic deficiencies or regulatory violations. No formal supervisory action is required at this time. We encourage management to continue its oversight of the mortgage origination department to maintain compliance.

**Option 2 (Findings Identified):** Our review identified certain areas requiring management's attention. These findings are detailed in the attached Summary of Findings. Specifically, issues were noted regarding [Brief Summary of Issue].

**Required Actions:**

Management is required to provide a written response by [Deadline Date] detailing the corrective actions taken or planned to address the findings mentioned above. This response should include a timeline for implementation and the individuals responsible for oversight.

A formal Report of Examination will be issued separately, incorporating the results of this targeted review into the institution's overall supervisory profile.

Should you have any questions regarding this letter or the examination process, please contact [Examiner Name/Contact Information].

Sincerely,

[Signature]

[Name of Examiner-in-Charge]

[Title]

[Regulatory Agency Name]

Enclosure: Summary of Examination Findings