

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Subject: Notification of Automated Underwriting System Review

Dear [Applicant Name],

Thank you for your recent application for [Type of Credit/Loan]. As part of our evaluation process, we utilize automated underwriting systems (AUS) to analyze your financial information and determine eligibility.

We are writing to inform you that our internal monitoring protocols have flagged a potential risk of algorithmic bias or a statistical anomaly within the automated assessment of your application. Please be advised that this notification does not constitute a denial of credit.

In accordance with fair lending practices and our commitment to transparency, we are taking the following steps:

- **Manual Review:** Your application has been moved to a qualified human underwriter for a comprehensive manual review.
- **Secondary Verification:** We are verifying that the data inputs used by the automated system are accurate and do not inadvertently reflect discriminatory patterns.
- **Extended Processing Time:** Because of this additional oversight, the final decision on your application may take an additional [Number] business days.

We prioritize fairness in our lending decisions. If the manual review identifies any inaccuracies or unfair weighting in the automated process, we will adjust the evaluation to ensure your application is judged solely on your creditworthiness.

You do not need to take any action at this time. We will contact you shortly with a final decision or a request for additional documentation.

If you have questions regarding this notice, please contact our Compliance Department at [Phone Number] or [Email Address].

Sincerely,

[Name/Signature]

[Title]

[Company Name]