

[Your Name]  
[Your Address]  
[Your City, State, Zip Code]  
[Your Phone Number]  
[Your Email Address]

[Date]

[Name of Financial Institution/Lender]  
[Name of Contact Person, if known]  
[Lending Department Address]  
[City, State, Zip Code]

**RE: Notice of Potential Violation of the Equal Credit Opportunity Act (ECOA)**

To Whom It May Concern,

I am writing to formally address a concern regarding my recent credit application (Account/Reference Number: [Number]) dated [Date]. Based on the communication I received on [Date], I believe that your institution may be in violation of the Equal Credit Opportunity Act (15 U.S.C. § 1691 et seq.).

Specifically, I believe a violation has occurred based on the following:

- [State specific reason, e.g., Failure to provide a written statement of specific reasons for credit denial within 30 days.]
- [State specific reason, e.g., Discrimination in the credit process based on race, color, religion, national origin, sex, marital status, or age.]
- [State specific reason, e.g., Inquiry into prohibited personal information during the application process.]

Under Regulation B of the ECOA, lenders are required to provide applicants with a clear and specific statement of reasons for adverse action and are prohibited from discriminating against applicants on the basis of protected characteristics.

I request that you review my file and provide a detailed written explanation for the actions taken regarding my application within [Number, e.g., 10] business days. I also request that you take the necessary steps to rectify this situation to ensure compliance with federal law.

Please be advised that I am keeping a record of all correspondence and reserve the right to file a formal complaint with the Consumer Financial Protection Bureau (CFPB) and seek legal counsel should this matter remain unresolved.

I look forward to your prompt response.

Sincerely,

[Your Signature]

[Your Printed Name]