

[Date]

[Recipient Name]

[Recipient Title]

[Organization/Agency Name]

[Address Line 1]

[City, State, Zip Code]

RE: Joint Evaluation of Fair Lending Practices - [Institution Name]

Dear [Recipient Name],

This letter serves as a formal notification regarding the commencement of a joint evaluation of the fair lending practices at [Institution Name], effective [Start Date]. This evaluation is being conducted collaboratively by [Agency Name A] and [Agency Name B].

The primary objective of this joint evaluation is to ensure compliance with the Equal Credit Opportunity Act (ECOA), the Fair Housing Act (FHA), and applicable regulatory standards. The scope of this review will include, but is not limited to:

- Underwriting policies and procedures;
- Pricing structures and discretionary markups;
- Marketing and outreach efforts to underserved communities;
- Redlining risk analysis;
- Internal fair lending monitoring and audit programs.

We request that [Institution Name] designate a primary point of contact to coordinate the submission of required documentation and schedule interviews with relevant management personnel. A formal request for information (RFI) is attached to this letter, detailing the data and records required for the initial phase of the review.

Please provide the requested materials by [Submission Deadline]. Following the review of these documents, our joint team will schedule an on-site or virtual examination period to discuss findings and observations.

We look forward to your cooperation in ensuring equitable access to credit. Should you have any questions, please contact [Lead Examiner Name] at [Phone Number] or [Email Address].

Sincerely,

[Signature]

[Name of Authorized Official]

[Title]

[Agency Name A]

[Signature]

[Name of Authorized Official]

[Title]

[Agency Name B]