



FDIC

Federal Deposit Insurance Corporation
410 North 44th Street Suite 850
Phoenix, Arizona 85008

Division of Supervision and Consumer Protection
Phoenix Field Office
(602) 275-3683

April 10, 2006

Unknown Bank

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Dear ,

A compliance examination of your institution is scheduled to begin on [Click here and type [Timeframe]]. This examination will review how well your institution administers its responsibilities to comply with various consumer protection and fair lending laws and regulations, and the Community Reinvestment Act.

Enclosed are two documents that request certain information and materials essential to the examination: a **Compliance Information and Document Request**, and an **Electronic Data Download Request**. These requests are made early in the examination process to minimize disruption to your institution's daily routine. Providing the requested material for off-site review will enhance the efficiency of the examination and reduce the time examiners spend in your institution.

Compliance Information and Document Request (CIDR)

Please complete the questionnaire and return it with all appropriate supporting documentation to the FDIC's Field Office within [Click **here** and type [Number of Days] days of receipt of this letter. Materials designated for off-site review are marked "**Send**" on the request. Materials that we prefer to be assembled and made available at the beginning of the on-site examination are marked "**Hold**". It is not necessary to deliver these items to the Field Office. Unless otherwise specified, the "review period" referred to in the CIDR is from [Click **here** and type [Date], which is the date of your most recent FDIC Compliance Examination, until the date you complete the questionnaire.

For your convenience, we have enclosed the CIDR both on a diskette in Microsoft Word and in hard copy. Please use the self-addressed label for your submission. (If the diskette is used, please include a printout of the completed CIDR.)

Electronic Data Download Request

This request involves a computer-generated download of your loan portfolio that includes each borrower and the major fields you use when inputting a loan on your computer system. The fields of information we are interested in obtaining are specified on the enclosed document. Your institution's participation in providing this information electronically will enhance the efficiency of the examination and reduce the time examiners spend in your institution. Having this information electronically allows examiners to sort the data into samples for the compliance loan review, if necessary, and the CRA evaluation.

If you recently provided a download in conjunction with another FDIC or State examination and it contains most of the information we are requesting, we can use the same download. If you retained the file designed to extract data, simply re-execute the file as of the date you return the requested materials. If you use a servicer, they should be able to provide the information necessary to extract this information and many will export the data for you. If your servicer is willing to provide the data, but at a cost you find excessive, please contact Examiner EIC at to arrange for providing the information in hard copy.

Institutions Subject to the Home Mortgage Disclosure Act (HMDA) [USER: PLEASE RETAIN THIS ONLY IF THE INSTITUTION IS A HMDA REPORTER. IF RETAINED, DELETE THIS MESSAGE. OTHERWISE, DELETE ENTIRE SECTION.]

Because your institution is a HMDA reporter, we would also like separate electronic downloads of your institution's HMDA Loan Application Registers for all years since [Click **here** and type [Year], including your current year-to-date Loan Application Register. If your [Click **here** and type [Year OR "current year-to-date"]] register is not yet in electronic format, a hardcopy report will be sufficient. Please use the pre-addressed label for your submission.

If your institution uses the FFIEC's HMDA Data Collection Software, these files can be created by using the "*Export For Other Purpose*" function under the export option in the software. The "*Export For Other Purpose*" option will create a submission for internal use only. If you need assistance creating this export, please contact Examiner at .

Institutions Subject To Large Bank CRA Data Collection

For a more efficient evaluation of the institution's small business and small farm lending, we would like separate electronic downloads of your institution's CRA data for all years since [Click **here** and type [Timeframe], including your current year-to-date CRA Loan Application Register. Please use the pre-addressed label for your submission.

If your institution uses the FFIEC's CRA Data Collection Software, these files can be created by using the "*Export For Other Purpose*" function under the export option in the software. The "*Export For Other Purpose*" option will create a submission for internal use only. If you need assistance creating this export, please contact Examiner at .

Examiner will be contacting you before the on-site portion of the examination to arrange an initial meeting to discuss the focus of the examination and answer any questions you may have. In the interim, however, please feel free to contact me at if you have any questions or concerns relative to the information requested.

Thank you in advance for your cooperation and assistance.

Sincerely,

Field Supervisor

Enclosures:

Compliance Information and Document Request

Electronic Data Download Request

3 1/2 " Diskette

Pre-addressed labels