

[Date]

[Borrower Name]
[Co-Borrower Name]
[Property Address]
[City, State, Zip Code]

RE: Acknowledgment of Loss Mitigation Application

Loan Number: [Loan Number]

Dear [Borrower Name],

We have received your application for loss mitigation assistance on [Date Received]. This letter serves as formal acknowledgment that we are reviewing your request to evaluate options that may help you avoid foreclosure.

Application Status:

Your application is **complete**. We will now begin the formal evaluation process. You can expect a written decision regarding your eligibility for specific programs within 30 days.

Your application is **incomplete**. We require additional documentation to complete our review. Please refer to the attached list of missing items.

Next Steps:

If your application is incomplete, please submit the requested documents by [Due Date] to ensure your application remains active. If your application is complete, no further action is required from you at this time unless we contact you for clarification.

Foreclosure Status:

While your complete application is under review, we will not initiate a new foreclosure action or proceed with a foreclosure sale, provided your application was submitted at least 37 days before any scheduled sale date.

If you have any questions, please contact our Loss Mitigation Department at [Phone Number] between the hours of [Hours of Operation].

Sincerely,

[Name/Department]
[Lender/Service Name]