[Date]

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

RE: Notice of Final Decision - Foreclosure Alternative Request
Loan Number: [Loan Number]

Dear [Borrower Name],

We have completed our final review of your request for a foreclosure alternative, such as a loan modification, short sale, or deed-in-lieu of foreclosure. After a thorough evaluation of your financial information and the requirements of your loan owner, we are unable to offer you a loss mitigation option at this time.

Reason(s) for Denial:

- [Insert Specific Reason 1: e.g., Monthly income is insufficient to support a modified payment.]
- [Insert Specific Reason 2: e.g., Your loan owner does not permit the requested alternative.]
- [Insert Specific Reason 3: e.g., You did not provide the required documentation by the specified deadline.]

Status of Foreclosure:
Please be advised that because no alternative has been approved, the foreclosure process on your property [has resumed / will proceed]. If a foreclosure sale has been scheduled, the date is: [Sale Date].

Your Right to Appeal:
If you believe there was an error in our evaluation, you have the right to appeal this decision. To do so, you must submit a written request for an appeal within 30 days of the date of this letter. Please include any supporting documentation that clarifies the error.

Additional Resources:
If you have questions, please contact our Loss Mitigation Department at [Phone Number]. You may also find free assistance through the Department of Housing and Urban Development (HUD) by calling 1-800-569-4287 or visiting www.hud.gov.

Sincerely,

[Name of Representative]
[Company Name]
[Contact Information]