

[Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

Re: Loan Account Number: [Account Number]

Dear [Borrower Name],

We have completed our review of your appeal regarding the denial of your loan forbearance request, which we received on [Date Appeal Received].

After a thorough evaluation of the additional documentation provided and a reassessment of your financial circumstances, we have reached the following decision:

[Status: Appeal Approved / Appeal Denied]

Reason for Decision:

[Insert detailed explanation of the findings, including specific financial criteria or documentation gaps that influenced the result.]

Next Steps:

- [If Approved: Instructions on signing the forbearance agreement and the start/end dates.]
- [If Denied: Information regarding alternative repayment plans or the finality of this decision.]

If you have any questions regarding this letter or need further clarification on the criteria used for this determination, please contact our Appeals Department at [Phone Number] or via email at [Email Address].

Sincerely,

[Name of Representative]

[Title]

[Financial Institution Name]