

[Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

Subject: Response to Loan Forbearance Inquiry - Account Number: [Account Number]

Dear [Borrower Name],

Thank you for contacting us regarding your request for loan forbearance. We have carefully reviewed your financial information and the documentation provided in your inquiry.

After a thorough evaluation, we regret to inform you that we are unable to approve your request for loan forbearance at this time. Our decision was based on the following reason(s):

- [Reason 1: e.g., Financial documentation does not meet hardship criteria]
- [Reason 2: e.g., Loan account is not currently in good standing]
- [Reason 3: e.g., Incomplete information provided in the application]

We understand that this may not be the news you were hoping for. While we cannot offer forbearance, we may have other repayment options or programs available that better suit your current financial situation.

If you have additional information you would like us to consider, or if you wish to discuss alternative payment arrangements, please contact our Loss Mitigation Department at [Phone Number] between [Hours of Operation].

Thank you for your prompt attention to this matter.

Sincerely,

[Sender Name]

[Title/Department]

[Financial Institution Name]