

[Your Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

[Lender/Service Name]
[Loss Mitigation Department]
[Lender Address]
[City, State, Zip Code]

RE: Notice of Error / Dispute of Loan Modification Denial

Loan Number: [Your Loan Number]

Property Address: [Property Address]

To Whom It May Concern,

I am writing to formally dispute the denial of my loan modification application dated [Date of Denial Letter]. Your notice states that my request was rejected because my financial hardship was "unsubstantiated." I believe this determination is incorrect and failed to consider the documentation provided.

Enclosed with this letter, please find the following documents which clearly substantiate my current financial hardship:

- [List document, e.g., Recent Pay Stubs showing income reduction]
- [List document, e.g., Medical bills or disability statements]
- [List document, e.g., Bank statements]
- [List document, e.g., Updated Hardship Affidavit]

I have met all eligibility requirements and provided all requested information to prove that my hardship is both genuine and ongoing. I request a full reconsideration of my application and a detailed explanation of why the previous documentation was deemed insufficient.

Please acknowledge receipt of this dispute within five business days as required by law. I look forward to your prompt response regarding a resolution to prevent foreclosure.

Sincerely,

[Your Signature]

[Your Printed Name]