

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

[Date]

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

RE: Notice of Error / Appeal of Loan Modification Denial

Loan Number: [Your Loan Number]

Property Address: [Your Property Address]

To Whom It May Concern,

I am writing to formally appeal the denial of my mortgage loan modification request dated [Date of Denial Letter]. Your letter stated that my application was denied because my hardship was "unsubstantiated" or that I failed to provide sufficient evidence of a financial hardship.

I disagree with this determination. My financial hardship is genuine and was clearly detailed in my initial application. To address your concerns, I am providing the following additional documentation to further substantiate my situation:

- **Detailed Hardship Affidavit:** An updated statement explaining the [Reason for hardship, e.g., job loss, medical emergency, divorce].
- **Financial Evidence:** [List documents attached, e.g., recent pay stubs, tax returns, bank statements, or medical bills].
- **Proof of Reduced Income:** [List documents showing the change in your financial status].

I meet the eligibility requirements for a modification and have demonstrated that my current financial circumstances prevent me from making my original monthly payments. I request that you conduct a full review of this additional information and reconsider my application for a permanent loan modification.

Please acknowledge receipt of this appeal within five business days. I look forward to a written response regarding the status of my modification within thirty days.

Sincerely,

[Your Signature]

[Your Printed Name]