

Date: [Insert Date]

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

Re: Loan Number: [Insert Loan Number]

Dear [Borrower Name],

We have completed our review of your application for a mortgage loan modification. At this time, we are unable to offer you a modification because we could not confirm that you are experiencing a qualifying financial hardship.

Our decision is based on the following reason(s):

- The financial documentation provided does not demonstrate a reduction in income or an increase in expenses sufficient to qualify for the program.
- The information provided indicates you have sufficient monthly net income or liquid assets to maintain your current contractual mortgage payments.
- The hardship explained in your application does not meet the eligibility requirements established by [Name of Investor/Program].

If your financial situation changes in the future, you may submit a new application with updated documentation for further consideration.

You have the right to appeal this decision. If you wish to appeal, you must submit a written request within [Number of Days] days from the date of this letter. Please include any additional documentation that supports your claim of financial distress.

If you have any questions regarding this notice, please contact our Loss Mitigation Department at [Phone Number] between the hours of [Operating Hours].

Sincerely,

[Name of Financial Institution]
[Department Name]