

[Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

**Re: Notice of Decision Regarding Mortgage Loan Modification**

Loan Number: [Insert Loan Number]

Dear [Borrower Name],

We have completed our review of your request for a mortgage loan modification. At this time, we are unable to offer you a modification because we have determined that your claim of financial hardship is unsubstantiated.

Our decision is based on the following:

- The financial documentation provided does not demonstrate a significant decrease in income or an increase in expenses that would prevent you from meeting your current monthly mortgage obligations.
- There is a lack of evidence supporting the specific hardship circumstances described in your application.
- Review of your current assets and monthly cash flow indicates sufficient funds are available to maintain the original terms of the loan.

As a result, your loan remains subject to its original terms and conditions. Please continue to make your regularly scheduled payments to ensure your account remains in good standing.

If you have additional documentation that you believe would support your hardship claim, or if your financial situation changes significantly in the future, you may submit a new application for review.

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

Sincerely,

[Sender Name/Department]

[Company Name]