

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Subject: Rejection of Hardship Modification Request - Lack of Supporting Documentation

Dear [Applicant Name],

We have completed the review of your request for a hardship modification regarding [Account/Loan Number] based on your claim of unemployment.

At this time, we are unable to approve your request. Our decision is based on the fact that the required documentation to support your unemployment status was not provided or was insufficient to verify your claim. To process a modification under these terms, we require valid evidence such as a letter from the unemployment office, proof of benefit payments, or a formal notice of termination.

Please note that this decision is based solely on the lack of supporting evidence for the specific hardship stated. If you can provide the necessary documentation, we will be happy to reopen your file for reconsideration.

If you have any questions or would like to submit the missing information, please contact our department at [Phone Number] or [Email Address].

Sincerely,

[Your Name/Company Name]

[Title]

[Department Name]