

Date: [Insert Date]

Borrower Name: [Insert Borrower Name]

Property Address: [Insert Property Address]

Loan Number: [Insert Loan Number]

Subject: Notice of Decision Regarding Loan Modification Request

Dear [Insert Borrower Name],

Thank you for submitting your application for a mortgage loan modification. We have carefully reviewed your financial information and the history of your account.

At this time, we are unable to offer you a loan modification. The reason for this decision is as follows:

Reason for Denial: Excessive Forbearance History

Our review indicates that your loan has undergone multiple or extended periods of forbearance previously. Based on our current investor guidelines and underwriting policies, your account history reflects an excessive reliance on temporary payment relief. As a result, we have determined that a permanent modification is not a sustainable option at this time.

If you disagree with this decision, you have the right to request a formal appeal. To do so, you must submit a written request within [Insert Number of Days, e.g., 30] days of the date of this letter.

While we cannot proceed with a modification, other options may still be available to help you avoid foreclosure, such as:

- Short Sale
- Deed-in-Lieu of Foreclosure
- Repayment Plan

If you have any questions or wish to discuss other potential options, please contact our Loss Mitigation Department at [Insert Phone Number] during the hours of [Insert Business Hours].

Sincerely,

[Insert Contact Person/Department Name]

[Insert Servicer Name]