

[Date]

[Borrower Name]  
[Co-Borrower Name]  
[Mailing Address]  
[City, State, Zip Code]

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

Property Address: [Subject Property Address]  
Loan Number: [Loan Number]

Dear [Borrower Name],

We have carefully reviewed your application and the supporting documentation provided for a mortgage loan modification for the property referenced above.

At this time, we are unable to approve your request for a loan modification for the following reason:

**Reason for Denial: Non-Owner Occupancy**

Based on our review of the application and property records, the subject property is classified as "Non-Owner Occupied." Under the specific guidelines of our current modification programs, eligibility is restricted to borrowers who occupy the property as their primary residence. Because you do not reside at this property, we cannot offer a modification at this time.

If you believe this information is incorrect and you do occupy the property as your primary residence, please provide two (2) forms of proof of occupancy (such as utility bills or a driver's license) within [Number] days of the date of this letter.

While we cannot modify the loan under these specific programs, other options may be available to you, such as:

- Short Sale
- Deed-in-Lieu of Foreclosure
- Forbearance Agreement

If you have any questions regarding this decision or wish to discuss alternative options, please contact our Loss Mitigation Department at [Phone Number] between the hours of [Hours of Operation].

Sincerely,

[Name of Representative]  
[Department Name]  
[Lender/Service Name]