

[Date]

[Borrower Name]

[Co-Borrower Name]

[Mailing Address]

[City, State, Zip Code]

RE: Notice of Denial of Repayment Plan Request

Loan Number: [Insert Loan Number]

Property Address: [Insert Property Address]

Dear [Borrower Name(s)],

We are writing to inform you that we have completed our review of your request for a repayment plan regarding the default on your mortgage loan. After careful consideration of your financial documentation and the current status of your account, we are unable to approve your request for a repayment plan at this time.

The reason(s) for this denial include:

- [Insert specific reason, e.g., Monthly income is insufficient to cover the proposed payment.]
- [Insert specific reason, e.g., Terms of the mortgage agreement or investor guidelines do not permit this plan.]
- [Insert specific reason, e.g., Documentation provided was incomplete or expired.]

Because your loan has been accelerated, the full balance of the mortgage is now due. Failure to resolve this delinquency may result in further legal action, including the continuation of the foreclosure process.

You may still have other options to avoid foreclosure, such as:

- Loan Modification
- Short Sale
- Deed-in-Lieu of Foreclosure

If you believe this decision was made in error or if you have additional financial information you would like us to consider, please contact our Loss Mitigation Department at [Phone Number] between the hours of [Hours of Operation].

You may also seek assistance from a HUD-approved housing counseling agency by calling 1-800-569-4287 or visiting www.hud.gov.

Sincerely,

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