

[Date]

[Borrower Name]

[Co-Borrower Name]

[Property Address]

[City, State, Zip Code]

RE: Notice of Loss Mitigation Decision

Loan Number: [Loan Number]

Dear [Borrower Name],

We have completed our review of your application for loss mitigation assistance. After careful consideration of the information provided, we are unable to offer you the following option(s):

[List Specific Program/Option Name, e.g., Loan Modification]

Reason(s) for Denial:

- [Insert specific reason, e.g., Net Present Value (NPV) calculation results]
- [Insert specific reason, e.g., Monthly income insufficient to meet program requirements]
- [Insert specific reason, e.g., Investor guidelines do not permit this option]

Other Options Available:

While you were not eligible for the option(s) listed above, you may still qualify for the following alternatives:

- [Option 1: e.g., Short Sale]
- [Option 2: e.g., Deed-in-Lieu of Foreclosure]

Your Right to Appeal:

You have the right to appeal this decision if you believe the denial was based on an error. To exercise this right, you must submit a written request for an appeal within 14 days of the date of this letter.

Your appeal should include:

- Your name and loan number.
- The specific reason(s) why you believe our decision was incorrect.
- Any supporting documentation that was not previously provided.

Please send your appeal to:

[Servicer Name]
Attn: Appeals Department
[Address]
[City, State, Zip Code]
Fax: [Fax Number]

We will provide a written response to your appeal within 30 days of receiving your request.

Additional Resources:

If you have questions, please contact our Loss Mitigation Department at [Phone Number] between the hours of [Hours of Operation]. You may also find assistance through the Department of Housing and Urban Development (HUD) by calling 1-800-569-4287.

Sincerely,

[Name/Department]
[Servicer Name]