

[Company Name]
[Address]
[City, State, Zip Code]
[Phone Number]

[Date]

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

RE: Final Determination on Loss Mitigation Application

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

Dear [Borrower Name],

We have completed our evaluation of your application for loss mitigation assistance. Based on our review of the financial documentation provided, we have reached the following determination regarding your request to avoid foreclosure.

1. Determination Result

[Select one option below]

- **Approved:** You have been approved for [Name of Program, e.g., Loan Modification, Forbearance Plan, Short Sale]. Please see the attached documents for the specific terms, conditions, and deadlines required to accept this offer.
- **Denied:** We are unable to offer you a loss mitigation option at this time.

2. Reason for Denial (If Applicable)

Your request was denied for the following reason(s):
[Insert specific reason, e.g., Monthly income insufficient for modified payment / Investor guidelines do not permit modification / Application remained incomplete after deadline].

3. Right to Appeal

If you disagree with this decision, you have the right to appeal. You must submit your appeal in writing within [Number] days from the date of this letter. Your appeal should include any supporting documentation that addresses the reasons for denial listed above.

4. Foreclosure Process Status

[Insert status, e.g., Foreclosure proceedings are currently suspended during the appeal period / Foreclosure proceedings will resume if no appeal is filed].

5. Contact Information

If you have questions regarding this notice or wish to discuss other possible alternatives, please contact your Relationship Manager at [Phone Number] between the hours of [Hours of Operation].

Sincerely,

[Name/Department]

[Company Name]

Notice: This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.