

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

[Date]

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

RE: Notice of Appeal Decision

Loan Number: [Loan Number]

Dear [Borrower Name],

We have completed our review of your appeal regarding the loss mitigation decision dated [Date of Original Denial Letter]. This letter serves as formal notification of our final determination.

Appeal Determination:

[Insert either: "Your appeal has been approved" OR "The original decision has been upheld/denied."]

Basis for Decision:

[Detailed explanation of the findings. If denied, list specific reasons such as NPV results, investor guidelines, or missing documentation. If approved, list the new offer details.]

Next Steps:

[If Approved: Instructions on how to accept the offer, trial payment dates, or document return deadlines.]

[If Denied: Information regarding other possible foreclosure alternatives or contact information for housing counseling.]

If you have any questions regarding this decision, please contact our Appeals Department at [Phone Number] during the hours of [Operating Hours].

Sincerely,

[Name/Department]
[Company Name]

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.