

**Date:** [Insert Date]

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

**Loan Number:** [Insert Loan Number]

## Notice of Loss Mitigation Evaluation Results

Dear [Borrower Name],

We have completed our review of your application for loss mitigation assistance. After carefully reviewing your financial information and the documents provided, we are unable to offer you a loan modification or other foreclosure alternative at this time.

### Reason(s) for Denial

Your application was denied for the following reason(s):

- [Insert specific reason, e.g., Incomplete application after multiple requests]
- [Insert specific reason, e.g., Monthly income does not meet the minimum requirements for available programs]
- [Insert specific reason, e.g., The Net Present Value (NPV) calculation resulted in a negative outcome for the investor]

### Other Options

Although you did not qualify for a formal modification, the following options may still be available to you:

- Short Sale: Selling the property for less than the remaining mortgage balance.
- Deed-in-Lieu of Foreclosure: Voluntarily transferring the property title to the lender.
- Reinstatement: Paying the full past-due amount in one lump sum.

### Right to Appeal

You have the right to appeal this decision. If you believe there was an error in our evaluation, you must submit a written appeal within [Insert Number of Days, e.g., 30] days from the date of this letter. Please include any supporting documentation that clarifies your financial situation or corrects any errors in our initial review.

Please send appeals to:

[Lender Name]  
[Appeals Department Address]  
[City, State, Zip Code]

## **Contact Information**

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

For additional assistance, you may contact a HUD-approved housing counselor at 1-800-569-4287.

Sincerely,

[Name of Servicer/Lender]  
Loss Mitigation Department