

Date: [Insert Date]

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

RE: Notice of Denial of Loan Modification

Loan Number: [Insert Loan Number]

Property Address: [Insert Property Address]

Dear [Borrower Name],

We are writing to inform you that we are unable to approve your request for a loan modification at this time. This decision was made because your application is incomplete.

We previously sent you notices on [Date of First Notice] and [Date of Second Notice] requesting the necessary documents to complete your evaluation. Because we did not receive the required information within the specified timeframe, your file has been closed for the following reason(s):

- [List missing document 1]
- [List missing document 2]
- [List missing document 3]

Next Steps:

If you still wish to be considered for a loan modification or other foreclosure prevention options, you must submit the missing documentation listed above to us by [Insert Deadline Date]. Once we receive the complete documentation, we will reopen your request for review.

Right to Appeal:

You have the right to appeal this decision if you believe there has been an error. To file an appeal, you must submit a written request within [Number] days of the date of this letter to the address below:

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

If you have any questions regarding this letter or need assistance with your application, please contact our Loss Mitigation Department at [Phone Number] between the hours of [Hours of Operation].

Sincerely,

[Name/Department]
[Lender Name]