

[Date]

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

**RE: Notice of Denial for Loan Modification**

Loan Number: [Loan Number]

Dear [Borrower Name],

We have completed our review of your request for a loan modification. After carefully evaluating your application and financial documentation, we regret to inform you that we are unable to offer you a loan modification at this time.

**Reason for Denial: Investor Guidelines Not Met**

Your mortgage loan is owned by [Name of Investor/Owner of Loan]. We evaluated your request based on the specific requirements and eligibility criteria set forth by this investor. Your application was denied because it does not meet the following mandatory guideline(s):

- [Insert specific unmet guideline, e.g., Debt-to-Income ratio requirements]
- [Insert specific unmet guideline, e.g., Minimum/Maximum loan balance restrictions]
- [Insert specific unmet guideline, e.g., Loan-to-Value ratio limits]

**Next Steps and Alternatives**

Although you do not qualify for a loan modification under these specific investor guidelines, other options may be available to help you avoid foreclosure, such as:

- Short Sale
- Deed-in-Lieu of Foreclosure
- Repayment Plan

**Right to Appeal**

You have the right to appeal this decision. If you believe there were errors in our evaluation, please submit a written request for an appeal within [Number] days from the date of this letter to the address listed below.

If you have any questions or wish to discuss other available options, please contact our Loss Mitigation Department at [Phone Number] between the hours of [Hours of Operation].

Sincerely,

[Name of Representative]  
[Name of Servicer/Lender]  
[Contact Information]