

[Date]

[Borrower Name]

[Co-Borrower Name]

[Mailing Address]

[City, State, Zip Code]

RE: Notice of Denial for Loan Modification

Loan Number: [Insert Loan Number]

Property Address: [Insert Subject Property Address]

Dear [Borrower Name],

We have completed our review of the loss mitigation application and supporting documentation submitted for the above-referenced loan. After a thorough evaluation, we regret to inform you that we are unable to offer a loan modification at this time.

Reason for Denial: Non-Owner Occupancy

Our records and the documentation provided indicate that the subject property is not your primary residence. Under the specific guidelines of our [Insert Program Name, e.g., Investor/HAMP/Internal] modification program, eligibility is restricted to owner-occupied properties. Because the property is categorized as non-owner occupied (investment property or second home), it does not meet the necessary criteria for this modification.

Next Steps and Options

While you do not qualify for this specific modification, other options may be available to resolve your delinquency, such as:

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

Right to Appeal

If you believe this determination was made in error, you have the right to appeal this decision within [Insert Number, e.g., 30] days from the date of this letter. Please submit your appeal in writing, including any additional documentation that proves the property is your primary residence.

If you have any questions, please contact our Loss Mitigation Department at [Insert Phone Number] between the hours of [Insert Hours].

Sincerely,

[Name of Representative/Department]
[Lender/Service Name]