

[Date]

[Borrower Name]
[Borrower Address]
[City, State, Zip Code]

RE: Notice of Loan Modification Denial - Unverified Employment

Dear [Borrower Name],

Thank you for contacting [Lender Name] regarding a loan modification for your mortgage account number [Account Number]. After a thorough review of your application and supporting documentation, we regret to inform you that we are unable to approve your request at this time.

Reason for Denial:

Your application was denied because we were unable to verify your current employment status. Our review process requires valid proof of stable income to ensure the affordability of modified loan terms. Specifically:

- The contact information provided for your employer was invalid or unresponsive.
- The submitted documentation (paystubs/W2s) was incomplete or outdated.
- Independent verification with [Employer Name] could not be completed.

Next Steps:

If you believe this decision was made in error, or if you can provide updated documentation such as recent pay stubs, a signed employment contract, or a verification of employment (VOE) form, you may request a reconsideration within [Number] days of the date of this letter.

If you have questions regarding this notice or wish to discuss other loss mitigation options, please contact our Home Preservation Department at [Phone Number] between the hours of [Operating Hours].

Sincerely,

[Name/Department]
[Lender Name]