

[Date]

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

RE: Appeal Determination for Deed-in-Lieu of Foreclosure

Loan Number: [Loan Number]

Dear [Borrower Name],

This letter is to inform you that we have completed our review of your appeal regarding the denial of your request for a Deed-in-Lieu of Foreclosure for the property located at [Property Address].

Appeal Determination: [Approved / Denied]

Reason for Decision:

[Insert detailed explanation of the decision based on the evidence provided in the appeal].

Next Steps:

[If Approved]: You will receive a formal agreement package within [Number] business days. Please review, sign, and return the documents by [Deadline Date]. You must also ensure the property is in broom-clean condition and vacant by [Vacant Date].

[If Denied]: Since the original decision has been upheld, we are unable to accept a Deed-in-Lieu of Foreclosure at this time. To avoid foreclosure, you may still explore other options such as [Short Sale / Reinstatement / Sale of Property]. Please contact us immediately at [Phone Number] to discuss these alternatives.

If you have any questions regarding this determination, please contact our Appeals Department at [Phone Number] between the hours of [Hours of Operation].

Sincerely,

[Name of Representative]
[Title]
[Servicer/Lender Name]