

[Company Name]
[Company Address]
[City, State, Zip Code]
[Phone Number]

[Date]

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

RE: Final Appeal Determination

Loan Number: [Loan Number]
Property Address: [Property Address]

Dear [Borrower Name],

This letter is to inform you that we have completed our review of the appeal you submitted on [Date of Appeal Request] regarding our previous decision dated [Date of Original Denial] concerning your request for loss mitigation assistance.

Appeal Decision:

[Select one option below]

[Option 1: Appeal Upheld/Original Decision Overturned]

Based on our review of the additional information provided, we have overturned our initial decision. You are now eligible for the following loss mitigation option: [Insert Program Name, e.g., Loan Modification]. Attached to this letter, you will find the specific terms, conditions, and required next steps to accept this offer.

[Option 2: Appeal Denied/Original Decision Upheld]

After a thorough independent review of your file and the documentation provided during the appeal process, we have upheld our original decision to deny your request for [Insert Program Name].

Reason for Denial:

[Insert detailed reason for denial, e.g., Net Present Value (NPV) results, investor restrictions, debt-to-income ratio, or incomplete documentation].

Finality of Decision:

Please be advised that this is our final determination regarding your appeal. Under federal law, you do not have further appeal rights with [Company Name] for this specific loss mitigation application.

Other Available Options:

Although the requested option was denied, you may still be eligible for other alternatives to foreclosure such as:

- Short Sale
- Deed-in-Lieu of Foreclosure
- [Other options if applicable]

Housing Counseling Assistance:

If you would like to speak with a HUD-approved housing counselor, you can contact the Department of Housing and Urban Development (HUD) at 1-800-569-4287 or visit www.hud.gov/offices/hsg/sfh/hcc/fc/.

If you have questions regarding this notice, please contact our Loss Mitigation Department at [Phone Number] during our business hours of [Hours of Operation].

Sincerely,

[Name/Signature of Authorized Representative]

[Title]

[Company Name]