

[Date]

[Borrower Name]

[Co-Borrower Name, if applicable]

[Property Address]

[City, State, Zip Code]

RE: Notice of Appeal Determination

Loan Number: [Insert Loan Number]

Property Address: [Insert 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] regarding your request for a loan modification.

After a thorough independent review of your file and the additional information provided, we have reached the following determination:

[Select one of the following options]

Option 1: Appeal Approved

We have overturned the previous decision and your request for a loan modification has been approved. Enclosed with this letter, you will find the proposed modification agreement outlining your new terms, interest rate, and monthly payment amount. Please sign and return these documents by [Deadline Date] to proceed.

Option 2: Appeal Denied (Original Decision Upheld)

We have upheld the original decision to deny your loan modification request. Our review confirmed that you do not meet the eligibility requirements for the following reason(s): [Insert specific reason, e.g., Monthly net income exceeds program limits / Investor guidelines do not permit further modification / NPV calculation result].

Next Steps:

If your appeal was denied, please be aware that you may still have other options to avoid foreclosure, such as:

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

If you have any questions regarding this decision, please contact our Appeals Department at [Phone Number] between the hours of [Operating Hours]. You may also seek assistance from a HUD-approved housing counselor by calling 1-800-569-4287.

Sincerely,

[Name/Department]

[Lender/Service Name]