

[Date]

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

Re: Notice of Appeal Determination - Appeal Approved

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

Dear [Borrower Name(s)],

We have completed our review of the appeal you submitted on [Date of Appeal Submission] regarding your request for loss mitigation assistance. After a thorough independent evaluation of the information provided and a re-calculation of your eligibility, we are pleased to inform you that your appeal has been **approved**.

Approved Loss Mitigation Option: [Name of Option, e.g., Fixed-Rate Loan Modification]

Our initial decision has been overturned based on the following findings: [Briefly state reason for reversal, e.g., updated income documentation or correction of previous calculation error].

Next Steps:

- **Review the Offer:** Attached to this letter is the formal [Trial Period Plan/Modification Agreement]. Please read all terms and conditions carefully.
- **Acceptance:** To accept this offer, you must sign and return the documents by [Return Deadline Date].
- **First Payment:** Your first payment under this plan in the amount of \$[Amount] is due on [Due Date].

Please note that if the required documents and/or payments are not received by the specified deadlines, this offer may expire, and foreclosure activity may resume.

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

Sincerely,

[Name of Representative/Department]
[Servicer Name]

Enclosures: [List of documents, e.g., Modification Agreement, Return Envelope]