

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

[Date]

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

RE: Notice of Appeal Determination

Loan Number: [Loan Number]

Dear [Borrower Name],

We have completed our review of the appeal you submitted on [Date of Appeal] regarding the denial of your request for loss mitigation assistance. After a thorough independent evaluation of your file and the additional information provided, we are writing to inform you that we have **denied** your appeal.

Reason for Denial:

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

Review Details:

The appeal was reviewed by personnel who were not involved in the initial decision. Our records indicate that the original determination was made in accordance with [Investor Name/Program Name] guidelines and that all calculations were performed correctly based on the financial information provided.

Next Steps:

This decision represents the final stage of our internal appeal process. Because your request for loss mitigation has been denied, your loan remains in [Current Status, e.g., Delinquency/Foreclosure]. It is important that you contact us immediately to discuss alternative options, such as:

- Reinstatement of the loan
- Payoff of the total balance
- Short Sale
- Deed-in-Lieu of Foreclosure

Housing Counseling Assistance:

You may wish to contact a HUD-approved housing counseling agency for assistance. You can find a counselor near you by calling the Department of Housing and Urban Development (HUD) at 1-800-569-4287 or visiting www.hud.gov.

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

Sincerely,

[Name/Department]

[Company Name]