

Date: [Insert Date]

Loan Number: [Insert Loan Number]

Property Address: [Insert Property Address]

Subject: Loss Mitigation Appeal Determination and Foreclosure Status

Dear [Borrower Name],

We have completed our review of your appeal regarding the loss mitigation application submitted for the property referenced above. After a thorough evaluation of the additional documentation and information provided, we have reached the following determination:

Appeal Decision: [Select one: Upheld / Overturned / Modified]

Reason for Determination:

[Insert detailed explanation of why the appeal was denied or how the previous decision was changed. Include specific investor guidelines or financial calculations used.]

Current Foreclosure Status:

[Select applicable status]:

- Foreclosure proceedings have not yet been initiated.
- Foreclosure proceedings are currently suspended pending [Insert Conditions].
- Foreclosure proceedings are active. The scheduled sale date is [Insert Date, if applicable].

Impact on Foreclosure:

[Insert explanation of how this decision affects the foreclosure process, e.g., "Because your appeal was denied, the foreclosure process will proceed as permitted by law" or "As a result of this approval, foreclosure activity will be stayed provided you comply with the terms of the attached agreement."]

Next Steps:

[Insert instructions for the borrower, such as signing a trial plan, seeking housing counseling, or contact information for the foreclosure attorney.]

If you have any questions regarding this notice or would like to discuss other options, please contact our Loss Mitigation Department at [Insert Phone Number] between the hours of [Insert Hours of Operation].

Sincerely,

[Lender/Service Name]
[Department Name]
[Contact Information]

Notice: [Insert Mandatory State/Federal Disclosures, e.g., "This is an attempt to collect a debt..."]