

[Date]

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

RE: Notice of Appeal Determination - REVERSAL

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

Dear [Borrower Name],

We have completed our review of the appeal you submitted on [Date of Appeal Request] regarding our previous decision to deny your request for a loss mitigation option. After carefully reviewing the additional information provided and re-evaluating your financial circumstances, we are pleased to inform you that we have reversed our initial determination.

Based on this reversal, you have been approved for the following workout option:

Approved Option: [Insert Option Name, e.g., Loan Modification, Forbearance Plan]

Next Steps:

- Review the enclosed documents carefully, which outline the specific terms and conditions of this approval.
- Sign and return the required documents by [Insert Deadline Date].
- Make the first trial payment (if applicable) of \$[Amount] by [Due Date].

Please note that this offer is contingent upon the timely receipt of all signed documents and required payments. Failure to comply with these requirements may result in the expiration of this offer and the resumption of collection or foreclosure activities.

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

Sincerely,

[Name/Department]
[Servicer Name]

Enclosures: [List of documents, e.g., Modification Agreement, Trial Plan Schedule]