

[Date]
[Borrower Name]
[Property Address]
[City, State, Zip Code]

RE: Notice of Appeal Determination

Loan Number: [Insert Loan Number]

Dear [Borrower Name]:

We have completed our review of your 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 upheld the original decision to deny your application.

Reason for Upholding the Decision:

[Insert detailed explanation of why the original denial was correct, e.g., income remains insufficient for program requirements, investor guidelines not met, or failure to meet specific NPV requirements].

Next Steps:

Because this determination was made based on an appeal, this represents our final decision regarding this specific loss mitigation request. No further internal appeals are available for this specific application.

Other Options:

- **New Application:** You may submit a new loss mitigation application if your financial circumstances change significantly in the future.
- **Alternative Solutions:** We remain willing to discuss other options that may be available to you, such as a short sale or a deed-in-lieu of foreclosure.
- **Housing Counseling:** You may wish to contact a HUD-approved housing counseling agency for further assistance at 1-800-569-4287.

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

Sincerely,

[Name/Department]
[Company Name]