

[Your Name]
[Your Address]
[Your Phone Number]
[Your Loan Number]

[Date]

[Mortgage Servicer Name]
[Appeals Department Address]
[City, State, Zip Code]

RE: Appeal of Loss Mitigation Denial - Insufficient Documentation Determination

To Whom It May Concern,

I am writing to formally appeal the denial of my loss mitigation application dated [Date of Denial Letter]. The reason provided for the denial was "Insufficient Documentation."

I believe this determination is incorrect or incomplete. I am now providing the specific documents that were previously identified as missing or requested for further clarification:

- [List Document Name, e.g., Recent Bank Statement dated MM/DD/YYYY]
- [List Document Name, e.g., Signed Tax Return for YYYY]
- [List Document Name, e.g., Updated Hardship Affidavit]

With the inclusion of these documents, my application is now complete. I request a full re-evaluation of my eligibility for all available loss mitigation options, including loan modification, to avoid foreclosure.

Please confirm receipt of this appeal and the attached documentation. I look forward to your written response within the required regulatory timeframe.

Sincerely,

[Your Signature]

[Your Printed Name]