

[Date]

[Borrower Name]

[Property Address]

[City, State, Zip Code]

RE: Notice of Appeal Determination

Loan Number: [Insert Loan Number]

Property Address: [Insert Property Address]

Dear [Borrower Name],

This letter is to inform you that we have completed our review of the appeal you submitted on [Date of Appeal] regarding the denial of your short sale request.

Determination:

[Select one: The original decision has been upheld / The original decision has been overturned.]

Reason for Decision:

[Insert detailed explanation of the findings, including specific investor guidelines or financial calculations used to reach this conclusion.]

Next Steps:

[Insert instructions, such as: "As the denial has been upheld, the property remains scheduled for foreclosure on (Date)" OR "As the denial has been overturned, please submit a signed purchase contract by (Date)."]

If you have any questions regarding this decision, please contact our Appeals Department at [Phone Number] between the hours of [Business Hours].

Sincerely,

[Name of Representative]

[Title]

[Lending Institution Name]