

[Date]

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

Re: Mortgage Account Number: [Account Number]

Dear [Borrower Name],

We have received and reviewed your request for a mortgage payment interruption or forbearance. After a thorough evaluation of your application and the documentation provided, we regret to inform you that we are unable to approve your request at this time.

Your request was denied for the following reason(s):

- [Reason 1: e.g., Incomplete documentation or missing financial statements]
- [Reason 2: e.g., Current income exceeds the threshold for financial hardship assistance]
- [Reason 3: e.g., Account does not meet the eligibility requirements set by the investor]

Please note that your regular monthly mortgage payments remain due as scheduled. Failure to make timely payments may result in late fees and could negatively impact your credit score.

If you have additional information or if your financial situation changes, you may submit a new request for review. We also encourage you to contact a HUD-approved housing counselor to discuss other potential alternatives to foreclosure.

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

Sincerely,

[Name of Representative]
[Title]
[Financial Institution Name]