

[Company Name]  
[Company Address]  
[City, State, Zip Code]  
[Phone Number]

[Date]

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

**RE: Notice of Denial for Unemployment Hardship Forbearance**

Account Number: [Account Number]

Dear [Borrower Name],

We have carefully reviewed your application for an Unemployment Hardship Forbearance received on [Date]. After evaluating the documentation provided and your account status, we regret to inform you that your request has been denied for the following reason(s):

- [Reason 1: e.g., Incomplete documentation regarding unemployment benefits]
- [Reason 2: e.g., Account does not meet the eligibility criteria for this specific program]
- [Reason 3: e.g., Maximum allowable forbearance period has already been reached]

As a result of this denial, your regular monthly payments of [Payment Amount] remain due. Your next payment is scheduled for [Due Date].

If you believe this decision was made in error or if you have additional information that may change our assessment, you may submit an appeal or additional documentation within [Number] days of the date of this letter.

We understand that financial difficulties can be challenging. We encourage you to contact our Loss Mitigation Department at [Phone Number] to discuss other potential options, such as loan modification or alternative repayment plans.

Sincerely,

[Name/Department]  
[Company Name]