Foreclosure Appeal Letter

Date: [Insert Date]

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]

[Lender's Name] [Lender's Address] [City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally appeal the foreclosure proceedings on my property located at [Property Address], which has been initiated due to my inability to make mortgage payments. Unfortunately, I have been facing significant medical bills that have severely impacted my financial situation.

Due to unexpected health issues, I have incurred medical expenses that have overwhelmed my budget, leaving me unable to meet my mortgage obligations. I have attached copies of my medical bills and any documentation supporting my claims. I am currently exploring options to manage these debts and regain financial stability.

I kindly request that you consider pausing the foreclosure process while I work on obtaining assistance to address my medical debts and recover from this financial hardship. I am committed to fulfilling my mortgage obligations and am seeking a resolution that allows me to stay in my home.

Thank you for your understanding and consideration. I look forward to your response.

Sincerely,

[Your Name]