

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Subject: Appeal for Foreclosure and Proposed Repayment Plan

Dear [Lender's Name],

I am writing to formally appeal the foreclosure notice dated [Date of Foreclosure Notice] regarding my property located at [Property Address]. I fully understand the seriousness of this situation and wish to discuss possible alternatives to foreclosure.

Due to [brief explanation of hardship, e.g., loss of income, medical emergencies], I have struggled to meet my mortgage obligations. However, I am committed to resolving this issue and am proposing a repayment plan that I believe will allow me to regain financial stability.

Proposed Repayment Plan:

- Current outstanding amount: [\$Amount]
- Proposed monthly payment: [\$Monthly Payment] for [Duration]
- Start date of payments: [Start Date]
- Additional payments: [Any extra payments, if applicable]

I kindly ask for your consideration of this proposal and hope to work together to find a resolution that avoids foreclosure. I am determined to keep my home and would appreciate the opportunity to discuss this matter further.

Thank you for your attention to this urgent matter. I look forward to your prompt response.

Sincerely,

[Your Name]