

Home Loan Modification Appeal Letter

Your Name
Your Address
City, State, ZIP Code
Email Address
Phone Number
Date

Loan Servicer's Name
Loan Servicer's Address
City, State, ZIP Code

Dear [Loan Servicer's Name],

I am writing to formally appeal the recent denial of my application for a home loan modification on my property located at [Property Address]. Despite my efforts to meet the necessary requirements, my application was rejected on [Date of Denial], and I am seeking a review of that decision.

Due to [briefly explain your financial hardship, e.g., job loss, medical expenses], I have been unable to keep up with my mortgage payments. I believe that a loan modification will allow me to manage my payments more effectively and ultimately keep my home.

I have included additional documentation that supports my current financial situation, including [list any enclosed documents, e.g., income statements, hardship letters]. I believe these documents will provide a clearer picture of my circumstances and demonstrate my commitment to fulfilling my mortgage obligations.

I kindly request that you reconsider my application for a home loan modification. I am willing to provide any further information you may need to assist in your review of my case. Thank you for your consideration, and I look forward to your prompt response.

Sincerely,
[Your Name]