

# Letter of Appeal for Principal Reduction Denial

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

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

Dear [Lender's Name],

Subject: Appeal for Denial of Principal Reduction Application

I am writing to formally appeal the denial of my application for a principal reduction on my mortgage ([Loan Number or Account Number]). I received your decision, dated [Date of Denial Letter], which stated that my application was denied due to [briefly explain the reason given in the denial].

After reviewing the details and considering my current financial situation, I believe that my application merits a reassessment for the following reasons:

- [Provide Reason #1]
- [Provide Reason #2]
- [Provide Reason #3]

In support of my appeal, I have attached additional documentation that provides further insights into my circumstances, including [list attached documents, e.g., recent pay stubs, financial statements, etc.].

I kindly request a thorough reconsideration of my application and hope to discuss this matter further. Thank you for your attention to this appeal, and I look forward to your prompt response.

Sincerely,  
[Your Name]