

Loan Modification Request Dispute Resolution

Date: [Insert Date]

[Borrower's Name]

[Borrower's Address]

[City, State, ZIP Code]

[Lender's Name]

[Lender's Address]

[City, State, ZIP Code]

Dear [Lender's Name],

I am writing to formally dispute the decision regarding my loan modification request for loan number [Insert Loan Number]. On [Date of Request], I submitted my application for a loan modification due to [Brief Explanation of Circumstances]. However, I received a denial on [Date of Denial], which I believe was made in error.

According to the supporting documentation I provided, including [List Key Documents, e.g., proof of income, hardship letter], my current financial situation qualifies me for a modification under [Cite Relevant Guidelines or Programs]. Unfortunately, I was informed that my request was denied due to [Reason for Denial]. I would like to contest this response and provide additional information for your review.

Enclosed are the [List Additional Documents] that clarify my financial status and demonstrate my eligibility for a modification. Please review them carefully.

I kindly request a re-evaluation of my application and a detailed explanation of the reasons behind the initial decision. I believe that a loan modification would be a mutually beneficial solution, allowing me to remain in my home while also mitigating losses for [Lender's Name].

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

Sincerely,

[Borrower's Name]

[Borrower's Phone Number]

[Borrower's Email Address]