

# Loan Modification Request Appeal

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

Date: [Insert Date]

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

Dear [Lender's Name],

I am writing to formally appeal the decision regarding my loan modification request for my mortgage account number [Insert Account Number]. I appreciate the time and effort your team has invested in reviewing my application, but I believe there are significant factors that warrant a reconsideration of my situation.

Due to [briefly explain your hardship, e.g., job loss, medical emergencies], I have faced difficulties in meeting my mortgage obligations. [Include any relevant details or changes in your financial situation]. I have included documentation to support my appeal and provide a clearer picture of my current circumstances.

I am committed to keeping my home and believe that a loan modification would provide the necessary relief for me to address my current financial challenges. I kindly request that you review my situation once again and consider [specific modification terms you are seeking].

Thank you for your attention to this matter. I look forward to your favorable response and am hopeful for an opportunity to discuss this further.

Sincerely,

[Your Name]