

# Letter to Challenge Loan Modification Decision

Date: [Insert Date]

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

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

Dear [Lender's Name or Loan Modification Department],

I am writing to formally challenge the decision regarding my recent application for a loan modification for my account [Account Number]. I was informed on [Date of Decision] that my request was denied. However, I believe this decision warrants further review due to the following reasons:

- [Reason 1: Detailed explanation]
- [Reason 2: Detailed explanation]
- [Reason 3: Detailed explanation]

I have attached supporting documents that further illustrate my circumstances and demonstrate my eligibility for a modification. I would greatly appreciate if you could reconsider my application for the loan modification.

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

Sincerely,

[Your Signature (if sending a hard copy)]  
[Your Printed Name]

Attachments: [List of Attachments]