

Response to Loan Modification 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],

Thank you for your letter dated [date of denial letter], informing me of the denial of my loan modification request. I appreciate your consideration of my situation.

While I understand the reasons for the denial, I would like to request a more detailed explanation regarding the specific criteria that led to this decision. I believe there may have been relevant factors that warrant further review.

Additionally, I would like to provide updated information regarding my financial circumstances, as I believe these updates may support a more favorable outcome regarding my request. Please find attached [mention any documents you're including, e.g., updated income statements, hardship letters, etc.].

Thank you for your attention to this matter. I look forward to your prompt response and hope we can work together to find a solution that helps avoid foreclosure.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]