

# Sample Appeal Letter for Loan Modification Denial

**From:** Barbara Black  
2346 Penrose Circle  
Chicago, Illinois 60176

[Date]

**To:** ABC Bank  
456 Jefferson Street  
Chicago, Illinois 60190

**Re:** [Loan Account Number]

## **To Whom It May Concern,**

I am writing this letter to dispute a denial of the loan modification application that I made on June 12, 2021. A loan modification would allow me to continue to make my mortgage payments. When I was approved for my loan, my gross income was \$5000 per month, and my mortgage payment was \$1500 per month. Due to the impact of the stay-at-home order resulting from the Coronavirus pandemic, my monthly income dropped to \$3000. My mortgage payment is now 50% of my monthly income.

[An explanation of why you believe the denial of a loan modification was in error.]

Once again, I would like to restate that I have done some calculations and have determined that I could continue to honor my obligation to you if you were to grant me a payment reduction to \$900 per month, which would be 30% of my monthly income.

I can be reached at [Phone] or [Email], and will gladly supply any documents you require.

Sincerely,

Barbara Black

[Signature]

# **Sample Appeal Letter For Loan Modification Denial**

**United States. Congressional  
Oversight Panel**



**Sample Appeal Letter For Loan Modification Denial:**

**Congressional Oversight Panel October Oversight Report** United States. Congressional Oversight Panel,2009

GAO Documents United States. General Accounting Office,1987-10 Catalog of reports decisions and opinions testimonies and speeches

## Enjoying the Track of Term: An Emotional Symphony within **Sample Appeal Letter For Loan Modification Denial**

In a world consumed by displays and the ceaseless chatter of quick conversation, the melodic elegance and mental symphony created by the prepared word frequently diminish into the backdrop, eclipsed by the constant noise and distractions that permeate our lives. But, situated within the pages of **Sample Appeal Letter For Loan Modification Denial** an enchanting fictional value filled with natural thoughts, lies an immersive symphony waiting to be embraced. Crafted by an elegant musician of language, that interesting masterpiece conducts viewers on an emotional journey, skillfully unraveling the hidden tunes and profound affect resonating within each cautiously constructed phrase. Within the depths of this moving examination, we shall discover the book is key harmonies, analyze its enthralling publishing type, and submit ourselves to the profound resonance that echoes in the depths of readers souls.

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