

# 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. General Accounting  
Office**



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