

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

[Loan Servicer's Name]
[Loan Servicer's Address]
[City, State, Zip Code]

Subject: Appeal for FHA Loan Modification

Dear [Loan Servicer's Name],

I hope this letter finds you well. I am writing to formally appeal the recent decision regarding my request for an FHA loan modification for my property located at [Property Address].

[Briefly explain your current financial situation, including any hardships you are facing.]

I believe that a modification is necessary to help me keep my home and manage my financial obligations better. [Explain any changes in your income or expenses that support your appeal.]

I am providing additional documentation to support my request [list any documents you are including, such as income statements, medical bills, etc.]. I kindly ask you to reconsider my application based on these circumstances.

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

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]

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

[Loan Servicer's Name]
[Loan Servicer's Address]
[City, State, Zip Code]

Subject: FHA Loan Modification Appeal Request

Dear [Loan Servicer's Name],

I am writing to formally appeal the denial of my FHA loan modification application for my home at [Property Address].

Due to [describe your hardship briefly, such as job loss, medical expenses, etc.], my financial circumstances have changed significantly. [Mention how this affects your ability to make payments.]

I believe that with a loan modification, I would be better positioned to meet my monthly obligations and avoid foreclosure. [Mention any specific modification terms that would help you.]

Attached to this letter are [list documents] that further demonstrate my financial situation. I appreciate your understanding and hope for a favorable review of my appeal.

Warm regards,

[Your Signature (if sending a hard copy)]

[Your Printed Name]