

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Email Address]  
[Phone Number]  
[Date]  
[Loan Officer's Name]  
[Bank/Institution Name]  
[Bank Address]  
[City, State, Zip Code]

Dear [Loan Officer's Name],  
Subject: FHA Loan Appeal Request

I hope this letter finds you well. I am writing to formally appeal the decision regarding my FHA loan application, which was [denied/modified] on [date of denial/modification]. My application reference number is [Application Number].

[Briefly explain the reason for the denial and any mitigating circumstances that may not have been considered in the original review. Include relevant documentation if necessary. You may also mention any steps taken to improve your financial status since the application was made.]

I believe that [explain why you think the decision should be reconsidered, highlighting any additional information or circumstances that support your case].

I kindly request a thorough review of my application in light of the information provided. I am eager to resolve any concerns and potentially qualify for the FHA loan I am seeking.

Thank you for your attention to this matter. Please feel free to contact me at [your phone number] or [your email address] should you require any additional information.

Sincerely,  
[Your Name]