

To:

Appeals Panel
Mortgage Relief Program
c/o Ministry of Finance
P.O. Box N-3017
Nassau, Bahamas

E-mail: mortgagereliefappeals@bahamas.gov.bs
Fax: (242) 327-1618

RE: Request for Appeal
Mortgage Relief Program

Name: _____

Name of Lending Institution: _____ **Branch:**

Loan Account Number: _____

Telephone Contact: _____

On (date) _____ I was informed by (lending officer) _____ that my application for assistance in the Mortgage Relief Program was denied.

I was advised that my application was denied for the following reason(s):

- Mortgage originated after June 30, 2008
- Mortgage more than 89 days past due prior to June 30, 2008
- Mortgage debt more than \$500,000
- Mortgage not 90 days past due at time of application
- Past due status of mortgage not caused by involuntary unemployment, under-employment or chronic illness
- Property not owner-occupied primary dwelling or owner-occupied duplex
- Property is vacant lot or is revenue generating
- No sustainable, documented and verifiable income
- Not a valid first mortgage with lending institution
- Property contains additional mortgages, liens or encumbrances
- Lender has taken possession of property or agreement for sale of property entered into
- Other: _____

I hereby request a review of my lending institution's decision to deny my application for participation in the Mortgage Relief Program.

Signed: _____

Date: _____