

[Your Name/Company Name]
[Your Address]
[Your Phone Number]
[Your Email Address]

[Date]

[Homeowner Name]
[Property Address]
[City, State, Zip Code]

Dear [Homeowner Name],

I am reaching out because I understand that you may be facing some challenges regarding your property at [Property Address]. Please know that you are not alone, and there are several paths available to help you navigate this situation before it reaches a final foreclosure.

My goal is to provide you with clear information and support during this stressful time. Depending on your specific needs, we can explore several options together, such as:

- Understanding your lender's loss mitigation programs.
- Exploring a potential loan modification or repayment plan.
- Discussing a short sale to protect your credit.
- Evaluating a direct cash offer to settle your debt quickly.

Time is a critical factor in these situations. The sooner we look at the available options, the more control you will have over the outcome. I would like to offer you a confidential, no-obligation consultation to discuss your goals and how to move forward.

Please call me at [Your Phone Number] or reply to this letter to schedule a time to talk. We are here to help you find the best solution for your future.

Sincerely,

[Your Name]
[Your Title/Company]