

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

[Date]

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

Dear [Homeowner Name],

I am writing to you because I understand that you may be facing some difficult decisions regarding your property at [Property Address]. Please know that I am reaching out with empathy and respect for your current situation.

Many homeowners find themselves in a position where their mortgage balance is higher than the current market value of their home. If you are struggling to keep up with payments or are facing the possibility of foreclosure, I want you to know that there is a dignified alternative called a Short Sale.

A Short Sale allows you to sell your home for less than what is owed on the mortgage, with the lender's approval. This strategy can provide several benefits to you, including:

- Avoiding the public process and long-term credit damage of a foreclosure.
- Relief from a debt that may feel overwhelming.
- The opportunity to move forward with a fresh start and a clear plan.
- Potential relocation assistance offered by certain lenders.

My goal is to provide you with the information and support you need to make the best decision for your future. I handle the negotiations with the bank and manage the paperwork so that you can focus on your family and your next steps.

I would like to offer you a confidential, no-obligation consultation to discuss your options. Whether you choose to work with me or not, I want to ensure you know that you have choices other than foreclosure.

Please feel free to call me directly at [Phone Number] or email me at [Email Address] whenever you are ready to talk. I am here to help.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Professional Title/Company]