

[Date]

[Homeowner Name]

[Property Address]

[City, State, Zip]

Dear [Homeowner Name],

I am writing to you because public records indicate that your mortgage payments for the property at [Property Address] may currently be past due. I understand that financial challenges can happen unexpectedly, and I would like to offer a solution that could help you avoid the long-term impact of foreclosure.

I am a private real estate investor looking to purchase homes in your area for cash. If you are interested in a quick sale, I can offer the following:

- A fair cash offer for your property in its current condition.
- A fast closing process to stop the foreclosure proceedings.
- No real estate commissions, hidden fees, or repair costs.
- Assistance in communicating with your lender to resolve the debt.

Selling your home quickly can help protect your credit score and provide you with a fresh start. There is no obligation, and our conversation will remain completely confidential.

Please call or text me today at [Your Phone Number] or email me at [Your Email Address] to discuss your options.

Sincerely,

[Your Name]

[Your Company Name]

[Your Website]