

[Your Name]
[Your Company Name]
[Your Phone Number]
[Your 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 challenges regarding your mortgage at [Property Address]. Please know that you are not alone, and there are specific options available to help you avoid the long-term consequences of a foreclosure.

As a Short Sale Specialist, I help homeowners negotiate with their lenders to sell their property for less than the remaining mortgage balance. This process can often result in the full cancellation of your debt and helps protect your credit score far better than a foreclosure would.

Benefits of a Short Sale include:

- Eliminating your mortgage debt entirely.
- Avoiding the public record of a foreclosure.
- Potential relocation assistance money from your lender.
- The ability to purchase a new home much sooner.

My services are free to you, as the commission is typically paid by the bank. My goal is to handle the paperwork and the stressful negotiations with the bank so you can move forward with a fresh start.

Time is a critical factor in stopping a foreclosure. Please call me today at [Your Phone Number] for a private, no-obligation consultation to discuss your options.

Sincerely,

[Your Signature]

[Your Name]
[License Number, if applicable]