

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

[Date]

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

Dear [Homeowner Name],

I am writing to you because I specialize in helping homeowners in [Neighborhood/City] navigate difficult financial situations regarding their mortgages. My records indicate that you may be facing challenges with your current property, and I want to offer my expertise as a Certified Short Sale Specialist.

A short sale can be a powerful tool to help you avoid the long-term credit damage of a foreclosure. By working with your lender to sell the home for less than the remaining loan balance, you may be able to:

- Avoid a foreclosure on your public record.
- Relieve the stress of monthly payments you can no longer afford.
- Potentially qualify for relocation assistance.
- Start the process of repairing your credit much sooner.

The short sale process is complex and requires specific negotiation skills with banks. I handle all the paperwork, communications with your lender, and the marketing of your home at no out-of-pocket cost to you, as the commission is typically paid by the bank.

You don't have to go through this alone. I would like to offer you a confidential, no-obligation consultation to discuss your options and see if a short sale is the right path for your family.

Please call me directly at [Your Phone Number] or email me at [Your Email Address] to schedule a time to talk.

Sincerely,

[Your Signature]

[Your Printed Name]  
[License Number, if applicable]