

[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 managing your property at [Property Address] may have become a challenge. Many homeowners today find themselves in situations where their mortgage balance is higher than the current market value of their home. If you are facing financial hardship or a potential foreclosure, I want you to know that you have options.

I specialize in assisting homeowners with **Short Sales**. A short sale allows you to sell your property for less than what is owed on the mortgage, with the lender's approval. This process can often help you:

- Avoid the long-term credit damage of a foreclosure.
- Eliminate or reduce your remaining mortgage debt.
- Relocate on your own terms with dignity.
- In some cases, qualify for government or lender relocation incentives.

My goal is to handle the negotiations with your bank and manage the paperwork so you can focus on your future. My services are typically paid for by the lender, meaning there is often no out-of-pocket cost to you for my representation.

Time is a critical factor in these situations. If you would like to discuss your options in a strictly confidential and no-obligation consultation, please call me at [Your Phone Number].

Sincerely,

[Your Signature]

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