

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

[Date]

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

Subject: Options for your property at [Property Address]

Dear [Homeowner Name],

I am writing to you because public records indicate that your current mortgage balance may be higher than the current market value of your home. Being "underwater" on a mortgage is a stressful situation, but I want you to know that you have options beyond foreclosure.

I specialize in assisting homeowners with Short Sales. A Short Sale allows you to sell your property for less than what you owe the bank, often resulting in the full deficiency being waived. This can help protect your credit score compared to a foreclosure and allow you to move forward with a clean slate.

My services include:

- Negotiating directly with your lender.
- Handling all the complex paperwork and documentation.
- Marketing your home to find a qualified buyer quickly.
- Guiding you through the relocation process.

In many cases, the lender pays for all closing costs and real estate commissions, meaning there may be no out-of-pocket costs to you for my services.

Time is a critical factor in these situations. Please contact me at [Your Phone Number] for a confidential, no-obligation consultation to discuss your specific situation and see if a Short Sale is the right path for you.

Sincerely,

[Your Signature]

[Your Printed Name]
Short Sale Specialist
[License Number, if applicable]