

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

[Date]

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

Dear [Homeowner Name],

I am writing to you because I am interested in purchasing your property located at [Property Address]. I understand that you may be facing some challenges with your current mortgage and are looking for a way to move forward without the long-term damage of a foreclosure on your credit report.

I specialize in "Subject-To" transactions. This means I can buy your house by taking over your existing mortgage payments. Here is how this benefit you:

- **Stop Foreclosure:** I can bring your past-due balance current immediately to stop the bank from taking the home.
- **Protect Your Credit:** By making the monthly payments on time moving forward, your credit score can actually improve over time.
- **No Fees:** You won't have to pay real estate commissions, closing costs, or repair fees.
- **Quick Closing:** We can close in as little as [Number] days so you can move on with peace of mind.

I am a private investor, not a Realtor, which means I can offer flexible solutions that traditional buyers cannot. My goal is to create a win-win situation where your debt is handled and I acquire a new property.

Please call or text me at [Your Phone Number] as soon as possible. Since the foreclosure process is time-sensitive, the sooner we speak, the more options we have to save your equity and your credit.

I look forward to hearing from you.

Sincerely,

[Your Name]