

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

[Date]

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

Dear [Homeowner Name],

I noticed that your property listing at [Property Address] recently expired. I also understand that you may be facing difficult decisions regarding your mortgage and the possibility of foreclosure. I am writing to let you know that you still have options.

When a listing expires during a challenging time, it often means the right strategy wasn't in place to meet your specific needs. You do not have to let the bank take your home. There are several alternatives to foreclosure that can help protect your credit and your future, including:

- **Short Sale:** Selling the home for less than the mortgage balance with bank approval.
- **Loan Modification:** Negotiating new terms with your lender to make payments affordable.
- **Deed in Lieu:** Voluntarily transferring the property to the lender to satisfy the debt.
- **Re-listing with a Specialist:** Using a targeted marketing plan to find a buyer quickly.

My goal is to provide you with the information you need to make the best decision for your situation. I have helped homeowners navigate these exact circumstances, and I would like to offer you a free, no-obligation consultation to review your options.

Please call me directly at [Your Phone Number] so we can discuss how to move forward and put this stress behind you.

Sincerely,

[Your Signature]

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