

[Date]

[Homeowner Name]

[Property Address]

[City, State, Zip]

Dear [Homeowner Name],

I am writing to you because public records indicate that your property at [Property Address] may be facing a potential foreclosure. I understand that this can be an incredibly stressful and overwhelming time, and I am reaching out to offer my professional assistance.

Many homeowners in your situation are unaware that they have options beyond simply letting the bank take the home. As a local real estate agent specializing in distressed properties, I can help you explore several alternatives, 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.
- **Traditional Sale:** Selling quickly to preserve your equity and protect your credit score.

My goal is to help you avoid a foreclosure on your permanent record and find the best path forward for your financial future. My consultations are completely confidential and come with no obligation.

Please call or text me at [Your Phone Number] or email me at [Your Email Address] so we can discuss your options today. Time is a critical factor in these situations, so I look forward to hearing from you soon.

Sincerely,

[Your Name]

[Your Real Estate License Number]

[Brokerage Name]

[Your Website]