

[Date]

[Recipient Name]
[Property Address]
[City, State, Zip Code]

RE: CONFIDENTIAL ASSISTANCE REGARDING [PROPERTY ADDRESS]

Dear [Recipient Last Name],

I am writing to you today regarding the current status of your mortgage for the property located at [Property Address]. According to public records, your lender may be preparing to initiate formal foreclosure proceedings. Please understand that this letter is a confidential offer of assistance and not a solicitation from your bank.

At this stage, you still have several legal and financial options available to protect your credit and your future. These options may include:

- Loan Modification or Forbearance
- Short Sale Negotiation
- Deed-in-Lieu of Foreclosure
- Equity Recovery

My goal is to provide you with a complimentary, no-obligation consultation to review these alternatives. Time is a critical factor in stopping the foreclosure process; the sooner you act, the more options you will have to retain your home or exit the property on your own terms.

All discussions are strictly confidential. If you would like to explore your options, please contact me directly at [Phone Number] or via email at [Email Address].

I look forward to assisting you through this transition.

Sincerely,

[Your Name]
[Your Title/Company Name]
[Your Phone Number]
[Your Website]