

[Current Date]

[Homeowner Name]

[Property Address]

[City, State, Zip Code]

Dear [Homeowner Last 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 a difficult situation regarding your mortgage. My goal is to provide a stress-free solution that allows you to sell your home quickly and avoid the long-term credit damage of a foreclosure.

Here is what I can offer:

- **A Cash Offer:** No waiting for bank financing approvals.
- **As-Is Purchase:** You do not need to make any repairs or clean the property.
- **No Commissions:** Since I am a private buyer, you won't pay real estate agent fees.
- **Quick Closing:** We can close on your timeline, often in as little as 7-10 days.

If you would like to discuss a fair cash offer for your home with no obligation, please contact me directly at your earliest convenience.

Phone: [Your Phone Number]

Email: [Your Email Address]

Sincerely,

[Your Name]

[Your Company Name, if applicable]