

[Date]

[Recipient Name]

[Recipient Address]

[City, State, Zip Code]

Subject: Professional Consultation Regarding Your Mortgage and Property Value

Dear [Homeowner Name],

According to recent market data, many properties in your area are currently "upside down," meaning the mortgage balance exceeds the current market value of the home. I am writing to offer a private consultation to evaluate your specific situation and discuss the options available to you.

If you are facing financial hardship or are concerned about your negative equity, a Short Sale may be a viable solution. Our evaluation will cover:

- A Comparative Market Analysis (CMA) to determine your home's current value.
- An assessment of your current mortgage balance versus market reality.
- Eligibility requirements for a lender-approved Short Sale.
- Potential alternatives to foreclosure, such as deed-in-lieu or loan modification.

Our goal is to provide you with the information necessary to make an informed decision about your financial future. This consultation is strictly confidential and carries no obligation.

Please contact me at [Phone Number] or [Email Address] to schedule a time to review your property evaluation.

Sincerely,

[Your Name]

[Your Title/Company]

[License Number, if applicable]