

[Your Name/Company Name]

[Your Address]

[City, State, Zip Code]

[Phone Number]

[Email Address]

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Subject: Consultation Regarding Negative Equity Assessment for [Property Address]

Dear [Client Name],

This letter is to formally confirm our upcoming consultation regarding the current financial status of your mortgage for the property located at [Property Address].

Based on recent market data and your current loan balance, our preliminary assessment indicates that your mortgage is in a "negative equity" position, commonly referred to as being "upside down." This means the outstanding balance of your loan currently exceeds the estimated fair market value of the home.

The purpose of our scheduled meeting on [Date] at [Time] is to review the following:

- A detailed comparative market analysis of your property.
- Your current loan-to-value (LTV) ratio.
- Potential financial implications for your long-term goals.
- Available options, such as loan modification, refinancing programs, or strategic alternatives.

Please have your most recent mortgage statement and any recent property tax assessments available for our discussion. This information will ensure our assessment is as accurate as possible.

I look forward to assisting you in navigating this situation and finding the best path forward.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Title/Company]