

[Date]

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

Subject: Important Market Reality Consultation Regarding Your Mortgage

Dear [Borrower Name],

Current market data indicates that your property value may currently be lower than your outstanding mortgage balance. This "upside down" or "underwater" status is a common market reality that requires proactive planning.

We are reaching out to offer a professional consultation to review your options. During this consultation, we can discuss:

- Loan modification programs to lower monthly payments.
- Principal reduction eligibility.
- Short sale or deed-in-lieu options if you need to transition.
- Refinancing possibilities under current government programs.

Our goal is to help you navigate these market conditions and find a sustainable path forward for your homeownership.

Please contact our consultation team at [Phone Number] or [Email Address] to schedule a brief meeting. This consultation is provided at no cost to you.

Sincerely,

[Your Name/Company Name]
[Title]
[Contact Information]