

[Your Name/Company Name]

[Your Address]

[City, State, Zip Code]

[Phone Number]

[Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

Re: Consultation Regarding Your Mortgage and Refinancing Options

Dear [Borrower Name],

We are writing to you because our records indicate that your current mortgage balance may be higher than the estimated market value of your property. We understand that being in an "upside down" or negative equity position can be stressful, and we would like to offer a formal consultation to discuss your available options.

Depending on your current loan type and financial situation, you may be eligible for specific programs designed for homeowners in this position. During our consultation, we can review the following:

- Government-backed refinancing programs for high loan-to-value ratios.
- Potential interest rate reductions to lower your monthly payments.
- Loan modification options to improve long-term affordability.
- An analysis of current market trends affecting your property value.

Our goal is to help you find a sustainable path forward and potentially reduce your financial burden. This consultation is confidential and carries no obligation.

Please contact us at [Phone Number] or [Email Address] at your earliest convenience to schedule a time to speak with a specialist.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Title]