

[Date]

[Homeowner Name]

[Property Address]

[City, State, Zip Code]

Subject: Options regarding your mortgage at [Property Address]

Dear [Homeowner Name],

I am writing to you because public records indicate that your current mortgage balance may exceed the current market value of your property. Being "upside down" or "underwater" on a home is a stressful situation, but you have several options available to resolve this distress.

My goal is to provide a confidential consultation to help you understand the alternatives to foreclosure, including:

- **Short Sale:** Selling the property for less than the balance owed with lender approval.
- **Loan Modification:** Negotiating new terms with your lender to make payments affordable.
- **Deed in Lieu:** Voluntarily transferring the property title to the lender to satisfy the debt.
- **Strategic Foreclosure Defense:** Understanding the timeline and your rights during the process.

You do not have to face this situation alone. I can help you evaluate which path best protects your credit and your future financial stability.

Please contact me at your earliest convenience for a free, no-obligation consultation.

Sincerely,

[Your Name]

[Your Title/Company]

[Your Phone Number]

[Your Email Address]