

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Subject: Next Steps for Your Mortgage Consultation

Dear [Client Name],

Thank you for reaching out to discuss your current mortgage situation. Based on our initial conversation regarding your property at [Property Address], we have identified that your mortgage is currently "upside down," meaning the balance owed exceeds the current market value of the home.

To move forward with a personalized strategy, our next steps will be as follows:

- **Document Review:** Please provide copies of your most recent mortgage statement and a basic summary of your monthly household expenses.
- **Value Assessment:** We will conduct a Comparative Market Analysis (CMA) to determine the exact gap between your loan balance and the property's current value.
- **Option Analysis:** During our next meeting, we will review the pros and cons of options such as Loan Modification, Short Sale, or Deed-in-Lieu of Foreclosure.

We have scheduled a follow-up consultation for:

**Date:** [Date]

**Time:** [Time]

**Location/Method:** [Phone/In-Person/Video Link]

Please confirm if this time works for you. Our goal is to help you navigate this challenge and find a solution that protects your financial future.

Sincerely,

[Your Name]

[Your Title]

[Your Company]

[Your Phone Number]