

[Your Name]  
[Your Company Name]  
[Your Phone Number]  
[Your Email]

[Date]

[Homeowner Name]  
[Property Address]  
[City, State, Zip]

## **URGENT: IMPORTANT OPTIONS REGARDING YOUR MORTGAGE**

Dear [Homeowner Name],

I am writing to you because public records indicate that your property may be facing a potential foreclosure. I understand this is a difficult time, but it is vital that you understand the difference between letting a foreclosure happen and pursuing a Short Sale.

Below is a direct comparison to help you make an informed decision regarding your financial future:

<b>Feature</b>	<b>Foreclosure</b>	<b>Short Sale</b>
<b>Credit Score</b>	Can drop score by 200-300+ points.	Typically a much smaller impact (approx. 50-100 points).
<b>Future Home Buying</b>	Ineligible for a Fannie Mae loan for 7 years.	May be eligible for a new loan in as little as 2 years.
<b>Deficiency Judgment</b>	Lender may sue you for the remaining balance.	We negotiate with the bank to waive the remaining debt.
<b>Employment</b>	Reported on background checks; can affect job apps.	Not reported as a foreclosure; less impact on employment.
<b>Control</b>	The bank dictates the timeline and eviction.	You participate in the sale and stay in the home longer.

### **Why act now?**

The Short Sale process takes time to negotiate with your lender. Once the foreclosure auction date is set, your options become extremely limited. In many cases, we can help you relocate with cash incentives from the lender upon a successful Short Sale closing.

Please contact me immediately at [Your Phone Number] for a confidential, no-obligation consultation to discuss how we can stop the foreclosure process.

Sincerely,

[Your Signature]

[Your Printed Name]