

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

[Date]

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

Dear [Homeowner Name],

I am writing to you because I understand that you may be facing difficult decisions regarding your mortgage. When a homeowner falls behind on payments, it is important to know that a foreclosure is not your only option. Below is a brief comparison between a Short Sale and a Foreclosure to help you understand your choices.

Short Sale:

- **Credit Impact:** Generally less severe than a foreclosure.
- **Future Financing:** You may be eligible for a new home loan in as little as 2 years.
- **Control:** You remain in control of the sale process and the move-out date.
- **Deficiency:** Often, the lender will agree to waive the remaining balance of the debt.

Foreclosure:

- **Credit Impact:** One of the most damaging events for a credit score.
- **Future Financing:** You may have to wait 5 to 7 years to qualify for a mortgage again.
- **Control:** The bank dictates the timeline and the eviction process.
- **Privacy:** Foreclosures are public record and often highly visible to neighbors.

As a real estate professional specializing in short sales, my goal is to help you navigate this process and protect your financial future. I can work with your lender to facilitate a sale that allows you to move on with dignity.

Please contact me today for a confidential, no-obligation consultation to discuss which path is right for you.

Sincerely,

[Your Signature]

[Your Printed Name]
[Your License Number]