

[Date]

[Recipient Name]
[Property Address]
[City, State, Zip Code]

Subject: Options Regarding Your Property at [Property Address]

Dear [Recipient Name],

I am writing to you because public records indicate that you may be facing challenges regarding your mortgage at [Property Address]. I understand that this can be a stressful time, and I want to let you know that you have options available to avoid foreclosure.

One effective solution is a **Short Sale**. This process allows you to sell your home for less than the remaining balance on your mortgage. In many cases, the lender will agree to forgive the deficiency, allowing you to move forward without the heavy burden of a foreclosure on your credit report.

Benefits of a Short Sale include:

- Stopping the foreclosure process.
- Less damage to your credit score compared to foreclosure.
- Potential relocation assistance from your lender.
- Closing the chapter on this debt at no out-of-pocket cost to you.

I specialize in assisting homeowners with Short Sale negotiations. I can work directly with your lender to manage the paperwork and find a buyer, allowing you to transition to your next home with peace of mind.

Please contact me at your earliest convenience for a confidential, no-obligation consultation to discuss your specific situation.

Sincerely,

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