

# PRE-FORCLOSURE HOME PROSPECTING LETTER

*<Prospect name and address block>*

*Dear <name>,*

*As we emerge from the economic recession, many homeowners have still been left in challenging financial positions. Navigating the foreclosure process can prove stressful, and identifying alternatives to foreclosure is tricky.*

*My name is <name> and I am a real estate <agent, broker> with <firm name>. I specialize in working with home sellers who are underwater on their mortgage, or are facing foreclosure. For many home sellers, foreclosure is a dark time in life. Through my work, I provide a much-needed beacon of hope for my clients to lift out of such a crisis.*

*A short sale is one alternative to foreclosure. In a short sale, the homeowner, real estate professional, and lender work together to form an agreement to sell a home at current market value; this agreed upon value is typically below the existing balance on the homeowner's mortgage. The property is able to transfer hands to a new owner, removing the overhead and risk from the lender's portfolio and relieving the existing homeowner of the burden of an underwater mortgage. The short sale process can prove challenging, stressful, and time consuming; it requires persistence and dedication. As a specialist in short sales and foreclosures, I am well-versed in the ins-and-outs of this process, and knowledgeable about the ways to move such transactions to completion. My work allows my clients to realize the freedom they desire from the unwanted weight of an underwater mortgage.*

*If you or someone you know is facing foreclosure, please do not hesitate to contact me. I would be happy to help during this challenging time.*

*Best Wishes,*

*<Contact block with name*

*RE license #*

*firm name*

*firm address*

*email, phone, and social media>*