

[Today's Date]

[Recipient's Name]

[Property Address]

[City, St Zip]

Dear [First Name],

My name is [Your Name]. By now you have probably started to receive letters from investors, lenders and real estate agents all interested in your property located at [Property Address], [Property City], because of a loan in default. My letter might not be the first and it will certainly not be the last, but it will be the most important!

My company, [Your Company Name], helps families understand the foreclosure process and shows you how to remedy your current situation. Best of all, it's totally FREE!

If this is your first time in foreclosure, you are probably not aware of the specific laws in California that protect your rights while in default, or the actual timetable of the foreclosure process. You have five basic choices of how you can deal with the pending foreclosure of your property. Do you have any idea what these options are?

Here is my offer to you. I will sit down with you and in one hour or less, explain the five basic solutions you have while your property is in default. Again, this consultation is absolutely free to you!

If you would like to take me up on my offer for this FREE consultation, please call me days or evenings at [Your Phone Number].

Thank you for taking the time to read my letter.

Warmest Regards,

[Your Name]

[Today's Date]

[Recipient's Name]

[Property Address]

[City, St Zip]

Dear [First Name],

This is [Your Name] again. Do you remember the letter that I sent you two weeks ago offering you a free consultation regarding the pending foreclose of you property located at [Property Address], [Property City]?

Can I assume because you did not call me that you have cured the delinquency which triggered the Notice of Default? Hopefully this is the case. If you did not call because you felt that such a consultation would not be beneficial to you, I hope you will reconsider.

Sadly, most real estate agents are not aware of the constantly changing legalities of foreclosures because it constitutes such a small part of their business. Most banks will not loan you the money to bring your payments current because of your current delinquency. Somewhere along the line, you are going to put your trust in someone. If I am to earn your trust, I need to give you some basic information regarding your foreclosure that you can verify with an attorney.

Again, my offer to you is 100% FREE. Please feel free to call me days or evenings at [Your Phone Number].

Warmest Regards,

[Your Name]

[Today's Date]

[Recipient's Name]

[Property Address]

[City, St Zip]

Dear [First Name],

This is [Your Name] again. By now we have hopefully had the opportunity to personally discuss the foreclosure of your property located at [Property Address], [Property City].

Going into foreclosure does not make you a bad person. In today's society foreclosures are the result of divorces, job layoffs or mergers, loss of a second paycheck due to childbirth or child care, adjustable rate loans, or loan balloon payments.

Unlike in the movies, we cannot go " Back to the Future" to correct any problems in our lives. We only get one shot at it. There may be steps that can be taken now to cut your losses that will have a dramatic impact on your life in the years to come. Time is a nonrenewable resource that brings the Trustee Sale closer every day. The equity in your property is being eaten alive by penalties, late charges, and legal fees. Before there is no equity left at all, please contact me to discuss your alternatives.

Again, my offer to you is 100% FREE.

Please feel free to contact me at [Your Phone Number]. If you have paid off the delinquency or already sold your property, call me so that no further letters will be sent.

Warmest Regards,

[Your Name].

[Today's Date]

[Recipient's Name]

[Property Address]

[City, St Zip]

Dear [First Name],

Hello again from [Your Name]. By now you have most likely taken steps to deal with the pending foreclosure of your property located at [Property Address], [Property City].

In the beginning, the 3-month redemption period seems like a long time. This time will race by you sooner than you think. I encourage you to leave yourself some options. Will that loan that you applied for to pay off the delinquency get approved in spite of the current Notice of Default? Will you have to resort to the sky-high interest rates charged by Hard-Money lenders? Will the Realtor that wants to list your property be able to find a qualified buyer and actually close escrow in time to avoid the Trustee Sale? Will filing bankruptcy solve your current problems but create long term credit damage?

Let me offer you a simple solution to your situation... sell your property to me with this guarantee. If after you sign a contract with me you receive a better written offer which you feel is more beneficial than my proposal, I will cancel my contract with you. You will be released from your contract if you get a better deal. Believe me, you won't.

After considering my proposal, please call me days or evenings at [Your Phone Number]

Warmest Regards,

[Your Name]

[Today's Date]

[Recipient's Name]

[Property Address]

[City, St Zip]

Dear [First Name],

This is [Your Name] again. By now you have hopefully taken the steps necessary to save your property from being auctioned off at the Trustee Sale.

A Trustee Sale means more than just you having to move. It means that your spouse may be pulled out of their social circle of the neighborhood friends. You may have to relocate to a less affluent area that increase the time you spend commuting to your job. Your kids will have to attend a different school and make all new friends, leaving behind old ones. You may have to give away a family pet because of rental agreements.

In other words, life as you know it will cease to exist if your house is sold at a Trustee Sale.

If you still need to make a last ditch effort to save some equity, save your credit rating, or just save face, call me at [Your Phone Number].

If you have already taken care of the situation, congratulations. A phone call will cancel any further letters being sent to you.

Warmest Regards,

Chief Denney

[Today's Date]

[Recipient's Name]

[Property Address]

[City, St Zip]

Dear [First Name],

The clock approaches midnight. Cinderella hurries from the ball to find that her carriage has been repossessed. Then she walks home only to find that her house has been auctioned off by the wicked witch. This may be a fairy tale but a trustee sale is a real nightmare! Will your worst fears be realized? Are you working on a real solution that will beat the deadline?

Once the Notice of Trustee Sale is filed, your ability to cure the delinquency on your mortgage on [Property Address], [Property City], is reduced dramatically. If you hesitate now, you may pass the point of no return.

If you have been able to correct your situation, hopefully you will live happily ever after. Just call me at [Your Phone Number] and the letter campaign will cease. If you haven't, give it one last shot by calling me to see if any real solutions remain.

Warmest Regards,

[Your Name]