

I'm Sorry To Hear About Your Pending Foreclosure.

Here are 4 Real-Life Tips That Will Help You Now:

Dear Frustrated Homeowner,

I am writing because it's a matter of public record that you are having financial problems. And I think can help you. You may not know who I am or why I'm contacting you. First, let me give you something.

Here are 4 things you should know to reduce your stress:

1. You have a minimum of six months to live for free in your house before the bank can kick you out. This time starts from the date the bank files for foreclosure.

What's even better is that I have seen many foreclosures take up to a year or more for the bank's lawyers to complete. Here's why I'm telling you this.

If you're in foreclosure because of a loss of income, you need to know what bills to pay first. Obviously, your first priorities are to pay for food and transportation. You need to be able to get to work and feed your family. So, **pay for things in this order of priority:**

1. **Food.** You have to eat to stay alive.
2. **Utilities** such as electric and gas. You need electricity for lighting and to heat or cool your home.
3. **Gas** to get to work.
4. Next is your **car payment**. If you can't get to work, you can't make money to eat.
5. After that, I would pay my **car insurance**. You don't want to go to jail for not having insurance. But, shop around. You can often reduce your insurance rates substantially just by shopping around.
6. Don't worry about the **home insurance**. The mortgage company will know if you don't have a policy in place and pay for it themselves.
7. If you have any money left after all of these things are paid, pay the **house payment** next. If your mortgage is too high, you can attempt to get a payment reduction from your lender. If that doesn't work, and you have no other options to keep your home, then you might consider finding a place to rent.
8. Only after you are taking care of yourself and your family should you pay any money to **unsecured debts** such as credit cards and student loans. This leads to my next point.

2. Paying credit cards and other unsecured debts is your lowest priority. The reason these people blow up your phone is because that is their only option to collect from you. They don't have any collateral to get their money back. They can't come get your car or take your house.

So they make up for that by blowing up your phone with harassing calls. In addition, they use deceptive tricks to get you to pay them. For example, there are Federal Laws that regulate what they can do or say. They aren't allowed to threaten to sue you, then not follow through and actually file suit. To get around this rule, they will use language that sounds legal, but isn't.

A debt collector in Buffalo, New York, named their firm Hoffman, Weinberg & O'Brien to make it sound like they were a law firm. They would leave messages on people's phones.

They would say they were with the office of Hoffman, Weinberg & O'Brien and then say they might resort to future legal action. In addition, they would reference a made-up case number, like "8306042." If you didn't know any better, you would think the case number was for an actual lawsuit. Scary, right?

Most credit card accounts never sue (despite their constant threats). Even when they do, they rarely ever attempt to garnish wages. A lot of judgments expire without getting paid.

3. Never give your checking account or debit card info to any debt collector.

Someone I know had this happen to him. A debt collector called and convinced him to pay \$500. He gave them his checking account info. Instead of taking \$500 from his account, they cleaned it out completely.

He lost over \$1,000 and had no money until his next paycheck. I wouldn't pay one thin dime to these people until I'm caught up with everything else and have 3 months of reserves in the bank.

4. Don't talk to debt collectors if they get to you emotionally. You're already stressed out enough, right? One nasty call can ruin your entire day. You need to keep your sanity to get through this.

I hope this helps you reduce the stress. Now, why did I send you this letter?

I am a Realtor who can help you.

I'm sure you're getting correspondence from all sorts of people offering their services. Most of these offerings can cost up to \$1,500 of your hard-earned money. Often, you end up worse off than if you had never done them in the first place. Even worse, you have vultures offering to buy your home and give you little to nothing for your hard-earned equity.

You need real solutions that get to the core of the problem. The reality is that most of these recommended solutions are simply patches with short-term fixes. Let's say you declare bankruptcy and get to stay in your home. Within 6 months, your lender can have the bankruptcy discharged and sell the property on the courthouse steps.

They will then kick you out on the street and leave your credit ruined. I can help you with real solutions — solutions that will put this bump in the road behind you and help you get your life back on track.

When you call me, I'll tell you exactly how much longer you have to live in your home before the bank can take it. You may be asking yourself, "How do you know that?" Well, let me tell you. I've been helping homeowners in foreclosure for a long time.

I've talked to them in their living rooms and heard their hardships firsthand. It seems we've become a nation of **mortgage slaves**, working our lives away for the banks, the bean counters, and their army of lawyers. I know that I'm sick of it.

I know how stressful this whole process is. You're just trying to make it day by day. You're just searching for answers and trying to keep your sanity. You've spent years working hard to pay your bills. You've pumped a lifetime of savings into the system.

And, after all those years of doing the right thing, working hard, saving your money, that same system isn't there to help you when you need it. But, here's the good news.

You'll be in control over when you move. Some people facing foreclosure think the bank will come any day and toss them out. This won't be the case with you. You see, I'm not an investor looking to steal your home, nor am I a hardcore salesperson looking to take advantage of you. I just want to help you.

Warning! Do NOT Let The Bank Foreclose On Your Home Unless...

- **You want a HUGE deficiency** from the bank...
- **You feel comfortable the bank will look after your best interests.** Remember, they have a financial obligation to look after their own interests before they look after yours.
- **You don't mind the bank being at the bank's mercy.** (After all, they are in control of the process — not you.)

Do NOT be a victim to your banks' incompetence.

**I offer a free Free Consultation where I'll show
you all of your options to avoid foreclosure.**

Here's what I will explain in your free consultation:

1. **First, you'll learn about all the different options available to you.** See in-depth exactly what you can do in your situation. You and your family will be able to discuss these options and make a plan.
2. **You'll get back your sanity and feel in control of your life again.** No more feeling helpless up against the banks and their lawyers. There is nothing that drives people crazier than feeling they have no control over their lives. Finally, get a grasp on what's going on and what you can do about it.
3. **You can make plans to stop the foreclosure.** Take your life back. You can get rid of the constant stress and worry you're experiencing right now.

I'm sure you may be asking, "Why are you able to offer this free consultation?" Here's why. I'm a real estate agent who specializes in helping owners like you sell their homes with what's called a "short sale." This helps you avoid foreclosure. I will show you how I can help you negotiate a short sale with your bank.

Please don't put this letter down and forget to do this. You and your family need to know your options. Don't let the corporate bigwigs take any more pleasure in your hardships.

Thank you for reading this letter. Good luck.

Sincerely,

Your Name

Your Real Estate Company

Phone: (333) 555-1212

Email: Name@Email.com

P.S. There is one thing you should never believe in any foreclosure situation, and that is giving up — or believing there's nothing you can do to improve your situation. There is hope. Call me now for a free consultation on how you can avoid foreclosure.