

If you have already retained a lawyer for this matter, please disregard this letter.

**Free Report Enclosed:
Understanding Foreclosure-
Analyzing Your Options**

Date

<Title> <Last Name>
<Mailing Address>
<City>, <State> <Zip>

Dear <Title> <Last Name>,

Is your mailbox crowded today? If not, it soon will be.

You see, I, and about 47 other companies and individuals, recently learned from the court records in <County> that your mortgage company has hired attorneys to file a foreclosure lawsuit against you in court.

Why this happened to you does not matter at this point. What does matter is that you quickly explore and understand your options, find out about unethical practices targeted at unsuspecting homeowners in your position, and decide whether or not you want to try to keep your home. Yes, believe it or not, it may be possible to keep your home, even if your situation seems bleak right now.

Please review the enclosed informational report to learn about your options. You'll also discover the truth about "offers" that are piling up for you at the post office even as you read this letter.

Then, after you explore your options, if you find you have any questions, or if you'd like to explore them with me in detail, please call as soon as you can. I'm available weekends and evenings, too.

Sincerely,

Name

P.S. Under <state> law, you have only 20 days from the day you were served with the lawsuit to file your answer. If you let those 20 days pass without a reply, you effectively give up your chance to fight. So I urge you--explore your options now.