

# What If You Could Stop the Harassing Phone Calls From Your Lender and Discover a Path to Peace, Freedom, and Relief Without Damaging Your Credit?

Keep reading to find out how you can avoid foreclosure, walk away from your home with money in your pocket, *and* have the opportunity to get help with your moving expenses.

Dear Homeowner,

I know you're faced with a difficult decision.

You've fallen behind on your mortgage payments and your lender is pestering you with phone calls and threatening letters.

It's a situation that no homeowner wants to be in and it's likely not even your fault.

Whether you've lost your job, had a reduction in income or you haven't been able to work due to an illness or disability, the last thing you should have to worry about is losing your home.

Chances are you've also started to receive letters similar to this one claiming to offer help but there's one significant difference...

I've been exactly where you are *right now*.

My name is Max Rock and a few years back I was having trouble paying the household bills.

It was simply a matter of more money was going out of me and my spouse's bank account then was coming in and it went on for far too long. As I lay awake one night worrying over what would happen, I knew I had to do something before we went down the irreversible path to financial ruin.

I'm sure you're losing sleep at night too but it doesn't have to be that way.

## Why You Can't Afford to Ignore Your Situation

I know facing the idea of losing your house is devastating.

You worked hard to own your home and if you're anything like me, your home means a lot to you both on a personal and a financial level.

Unfortunately, your lender doesn't see it that way.

All they want is to protect their investment. If they can't collect on the payments you're behind on, they will foreclose on the property so they don't lose money.

It's a hard fact but an honest one. Your lender isn't going to back down so you must to take action now before it's too late.

Let's talk about what will happen if you decide to do nothing...

If you decide to just give up, let your house go and lose it to foreclosure, I have to warn you that while you may find relief at first, your situation will actually only get worse.

Not only will you have limited time to figure out where you will live but a foreclosure will have a negative impact on your credit report for many years to come.

This can effect significant areas of your life, including your ability to:

- Get a new job
- Rent an apartment
- Apply for a new mortgage or car loan

And if you are able to obtain financing, there's a fairly good chance that you'll have to pay much higher interest rates, which also means higher payments. That will only further deteriorate your finances and cause you more problems.

Even if you decide to clear out all your debt, including your mortgage, and enter into a bankruptcy, your chances of saving your home are slim to none unless your situation drastically changes. A bankruptcy will still have a negative impact on your credit and in all honesty, you're only prolonging the inevitable.

Ignoring your lender and not coming up with a solution will only mean more sleepless nights, more stress, and more headaches that are completely unnecessary...

### **Let Me Help You Walk Down the Path to Peace, Freedom, and Relief**

I know what it's like to feel hopeless and not have anyone on your side to help you find a solution.

That's why I wanted to reach out to you. No one came to my rescue when I was faced with this difficult situation but now it's time for me to come to yours!

To put it simply – I buy houses.

I'm a real estate investor but unlike other people in this business, I'm invested in getting you the help you need to get out your current situation. I do this because I know firsthand how stressed out you are and that's no way to live. Once I go over your situation, I present you with the exact solution designed to assist you.

If I realize that my services won't be of benefit to you, I'll let you know right away so you can find a solution that works for you. That way there's no wasting of time, no hard feelings, and you are free to get the help you need.

Your lender may claim that they want to help you and they "might" be able to do a loan modification. But guess what? You're still living your life at their mercy!

They can't guarantee that you will be granted a loan modification or what it will mean for your specific situation. And if you go through that long and difficult process only to find out that you aren't eligible, you could end up in an even worse situation!

You see once you go through a loan modification, your lender stops taking payments. Whether you try to pay them \$5 or \$500, they simply won't take it. So if the approval process takes 3 or 6 months and you aren't approved, you're behind those payments **PLUS** whatever amount you were behind before it all started!

Again, the lenders aren't in business to help you. They're only in it to make money.

So why not work with someone who's been where you are and wants to help you?

I also have a special offer to help you with your moving expenses if that option works best for you but more on that later...

When you work with me, you can:

- Leave behind all the stress you're faced with
- Save your financial reputation
- Walk away with money for a fresh start, depending on the equity you have in your home

No more harassing phone calls or letters, just a clear path to peace, freedom, and most of all **relief!**

### **It's Not Too Late to Get the Help You Need**

By now, you may have only received one letter from your lender or you've seen a few and they are getting more demanding and threatening.

No matter how little or how much you are behind on your payments, I can still help you.

Even if your lender has already started foreclosure proceedings, you have options but to be honest, time is running out.

That's why it's important that you get in touch with me today at xxx-xxx-xxxx or fill out the **Risk-Free Property Quote Request Application** included in this packet immediately. You'll also need to gather a few pertinent documents listed on the form but the sooner you send this information to me, the more quickly I can help you avoid the inevitable.

I see too many people paralyzed by the fear of not knowing what to do or what their options are. They end up losing their home, ruining their credit and their financial situation is damaged for many years to come.

You must find the courage to contact me so we can face this situation together. This problem won't go away on its own and the sooner you get help, the better your end result will be.

I urge you not to make the mistake of letting your lender make all the decisions for you. Most people that come to me have a solution in as little as **5 days**. That means that in less than a week, I can offer you a viable solution and a chance for a fresh start.

Doesn't that sound better than what you're faced with now?

Since you're still reading this, I'm sure you're wondering what options you have. I can offer you 3 different options depending on your situation so you can stop the sleepless nights and start living a stress-free life again.

### **You Need Relief From Your Payments Now!**

If you're currently in a situation where you have very little or no equity in your home, then it's best for me to take over your payments for you.

This is also referred to as "Subject to" and it means that we take over the deed and make payments on your behalf. While you would still be required to move, the best part of the situation is that you immediately remove the responsibility of making payments on your home.

No more threatening letters or phone calls and leave behind the worry of what's going to happen next.

If you stay in your current situation, you face years of financial distress due to a foreclosure and possibly a bankruptcy. Your current circumstances could haunt you for years and prevent you from moving forward.

Instead, you can walk away from your home with a clean slate and have the chance to reorganize your finances for a better future.

### **Turn the Property Over into Capable Hands**

You may also be available for a lease purchase where you would still be required to vacate your home but the full responsibility of the property transfers away from you.

This is a great option for you especially if you want to:

- Prevent having to make any more payments on your home
- Leave behind the stress having to make any costly repairs or maintenance
- Save your financial reputation

I take over those responsibilities for you so you can take advantage of getting a fresh start without the negative consequences of simply walking away from your home.

No more thoughts about feeling obligated towards your home and all of the burdens you are faced with. Let me take on that responsibility so you can sleep easier at night.

### **A Rare But Viable Option if You Have Substantial Equity in Your Home**

Most people who have a large amount of equity in their home don't find themselves in a distressed situation. In all honesty, that equity gives them more options with their lender so they are able to avoid losing their home in most cases.

But not everyone can be so lucky.

If you have substantial equity in your home, but your lender is unable to help or they are dragging their feet, it's time to get some help now.

The longer you wait to get help, the more chances you have of losing valuable equity in your home. Your equity could be swallowed up by:

- Late payment fees and interest
- Back property taxes
- Major repairs or maintenance

Your lender won't hesitate to "claim" that money so the sooner you get this situation resolved, the more ability you will have to walk away from your home with money for a fresh start.

Fill out and complete the **Risk-Free Property Quote Request Application** included in this packet **NOW** so you can avoid losing any of the equity you've worked so hard to build. And at the end of this letter, you'll also see how I can help you with your moving expenses but first you need to understand...

### **Why Your Immediate Action is Needed Now!**

As I've mentioned, I was once exactly where you are today.

I was on the brink of financial disaster and I waited too long to take action. Not only did I lose a lot of money but I wasted days and weeks stressing out over a situation that could have been resolved much sooner.

Instead of being relieved to be out of a difficult spot, I agonized and lost sleep. I don't want the same for you.

I know it's difficult to face this situation head on. It's never easy to have something so devastating impact your life on such a high level.

The truth is that this won't go away. You need to make a decision even if though it would be easier to think this will all resolve itself. The problem is that if you don't do anything, your lender will take care of everything for you. Unfortunately, their decision will leave you in a worse situation you are in now.

Yes, with any solution, you will most likely have to leave your home. But why let your lender take away what equity you have in your home and destroy your financial future in the process?

If you contact me now at xxx-xxx-xxxx or complete the **Risk-Free Property Quote Request Application** I've attached and return it back to me along with pertinent documentation asap, we can start working towards a solution before your situation gets worse.

You have nothing to lose by contacting me and finding out how you can walk away from the burden of late payments or an impending foreclosure today. I will go over your specific situation and let you know exactly how I can be of help. And in the unlikely case that I can't, you can still have the time to find a solution that does work for you. No harm, no foul.

Remember that if you've already started to receive threatening letters or phone calls from your lender, time is **NOT** on your side! By working with me, you can find relief from your situation in as little as 5 days!

Don't wait until it's too late and lose money like I did, contact me at xxx-xxx-xxxx or return the enclosed **Risk-Free Property Quote Request Application** now for the best possible outcome.

I can't wait to help you on your path to **Peace, Freedom, and Relief!**

Sincerely,

Max Rocks

P.S. Don't forget that by working with me, I also have a special program to help you with your moving expenses.

Why do I want to help?

Look, I know that you're already stressed and moving under any circumstances is challenging to say the least! That's why I've enacted my ***Moving Scholarship Program***.

My ***Moving Scholarship Program*** is only available to those who work with me and are eligible to receive assistance. I've attached the easy-to-fill out form for you to provide all of the pertinent information my team needs to make a decision. Eligibility and the amount received depend on your specific circumstances but the more information you provide, the better we'll be able to assess your needs.

Take advantage of this great opportunity and fill out the ***Moving Scholarship*** form along with the ***Risk-Free Property Quote Request Application*** and return both back to me to get the immediate help you need today.