

[insert homeowner name]
[insert homeowner address]
[insert homeowner city, state, zip code]

[insert today's date]

Dear [insert homeowner name],

My name is [insert your name], and I'm interested in purchasing your home before it goes into foreclosure.

I'm not a sales agent, and I don't charge any commissions or fees. In fact, I'm a first-time homebuyer who can make you a cash offer.

This can help save your credit rating, as well as provide you with money to pay bills or buy your next home. In addition, I am willing to close at your earliest convenience and cover all of the related closing costs.

Please contact me at any time to talk about this mutually rewarding opportunity.

Sincerely,

[insert your name]
[insert your telephone number]