

## **REALPROMPT EMAIL SEQUENCES :: BACKEND**

### **Sequence: Homeowner #1: Agent/Partner Emails for Prospects Who Have Not Yet Committed to Listing/Reason: Loan Mod Attempt**

Message #1

Send: Day 0 (After in person appointment where listing is not secured)

Subject Line: Why I Admire Your Courage

Content

Hi <First Name>,

I admire your courage for a very simple reason.

You're a fighter. You're fighting to hang on to your home. You are not going to let the American Dream slip away without doing everything you can.

You probably know this is going to be tough. Unfortunately, the odds are stacked against you. Keeping your home is not impossible, but sadly, the numbers just aren't on your side.

A recent article in the "New York Times" (August 2012) reveals that more than four million Americans have lost their homes since this crisis began six painful years ago. Another 3.5 million folks are where you are... facing an all but certain foreclosure. And 13.5 million Americans are underwater.

It's not pretty. And because you're not the kind of person to give up, maybe you can somehow avoid what's hit so many other Americans. If you can somehow pull this off, what a great achievement.

And if you get to the point where you need to rethink your plans, I'll be here to help you.

Thanks again for your time. It was great to meet you.

Sincerely,

<Name of agent>

<Name of firm>

<Phone number>

P.S. There's always a solution. If you do get to the point where you'd like to take another look at things with the sale of your home, here's [how I can help](#). <Link to Agent's website>

Message #2

Send: Day 7 (After in person appointment where listing is not secured)

Subject Line: The Hidden Problem With Loan Modifications

Content

Hi <First Name>,

Loan modifications can be great.

They can be a financial life raft. They can literally rescue people who are on the verge of losing their homes.

But lurking behind this promise of a rescue is a dark secret. Cruelly, it is kept well-hidden from the 3.5 million Americans like you, desperately looking for a way to keep their homes.

Loan modifications are rare. They simply don't happen very often.

They're like lottery winners... they get a lot of publicity, but they're few and far between.

It's impossible to know exactly how many loan modification requests are stuck in the banks and the lending institutions.

Straight answers are tough to get. If you have a request in for a loan modification, what were you told the last time you checked on its status?

And the rules of the game change. The Bank of America has actually gone back to homeowners it has approved loan modifications for and has told them, "We've changed our mind."

If you can successfully get a loan modification, and make it work, you are one of the fortunate few.

You're not quite as rare as a lottery winner, but the two of you have a lot in common.

So...

When you decide that you've been strung along long enough, and that the loan modification you've been banking on probably won't happen, I'll be here to help. We'll work out the best solution, I'll look after everything for you, and we'll make the best of things.

Sincerely,

<Name of agent>

<Name of firm>

<Phone number>

P.S. If you think it's not fair, the way people like you are treated when you apply for loan modifications, you're right. And that's not just my opinion. It's a big reason why we saw the recent \$25 billion legal settlement between state and federal officials and the nation's five biggest banks, including Bank of America.

I would hate to see you keep waiting for the rescue that may never arrive. Can we start to work on a solution together? [Find out how I can help.](#) <Link to Agent's website>

Message #3

Send: Day 14 (After in person appointment where listing is not secured)

Subject Line: How Long Does a Loan Mod Take?

Content

Hi <First Name>,

When I'm asked, "How long does it take a for a loan modification to be approved?" I always give this same, simple, two-word response.

"It depends."

I know... that's not a very good answer, is it?

But unfortunately, it's the best answer any of us in the real estate profession can give you.

Here's why.

Years ago, before the real estate crash started causing nightmares for people like you, there were systems in place for the banks and other lenders.

These systems have broken down.

And the breakdown has meant heartbreak, or worse, for countless Americans.

To put a face on it, you can go to Antioch, California. That's where William Quintana lives. William spent three years trapped in a nightmare. He was forced to declare bankruptcy while a lender kept hounding him for late fees he didn't owe, and delaying the processing of the loan mod again and again.

Three agonizing years, lost in the bureaucracy of a federal loan-modification program.

It can be brutal.

Or you can take a deep breath, face the tough facts, and move on with your life. And if moving on is what you're prepared to do, I'm here to help you with the sale of your home. Just give me the word, and I'll take care of everything for you.

Sincerely,

<Name of agent>

<Name of firm>

<Phone number>

P.S. If you think the time has come for you to do something, [find out how I can help.](#) <Link to Agent's website>

Message #4

Send: Day 21 (After in person appointment where listing is not secured)

Subject Line: Don't Let What Happened to Mary Glover Happen To You

Content

Hi <First Name>,

Like so many Americans, Mary Glover fell behind on her mortgage payments. Four months behind, and the nightmare began for the Clairton, Pennsylvania woman.

“So many times they told me one thing, then something else happened. Everything kept changing. It has really been an emotional toll on me. I got to a point where I couldn't really trust what the mortgage company was telling me.”

It got so bad Mary had to launch a lawsuit. What little money she had tucked away in savings is vanishing. She has no idea where she stands, and goes to bed each night wondering what happens next.

Not long ago, a judge told Mary she has to pay hundreds of extra dollars in legal fees. Because Mary lives on Social Security disability payments, this has only added to her problems.

Some of us, like Mary, look for a solution in court. Other folks decide that enough's enough, and move on.

Making a decision on your home when you're facing foreclosure is never easy. It is a difficult mix of both emotional and financial issues.

I understand what you're going through. When the day comes you think it's best to put your home on the market, I'll give you the support, the professionalism, and the real estate know how that you need.

Sincerely,

<Name of agent>

<Name of firm>

<Phone number>

P.S. You're not alone. More than four million Americans have already lost their homes. If you're ready to move forward and make the best of things before it's too late, [find out how I can help](#). <Link to Agent's website>

Message #5

Send: Day 30 (After in person appointment where listing is not secured)

Subject Line: A Nevada Loan Modification Nightmare

Content

Hi <First Name>,

This loan modification nightmare is a story we hear much too often.

After her divorce, things got tough for Cheryl Kegley, and when the value of her Las Vegas home was slashed in half, things went from bad to worse.

Like millions of other homeowners, Cheryl looked for relief from a loan modification.

Over and over again she's submitted paperwork.

"I've been working for almost two years. Phone calls, numerous, probably hundreds of hours of phone calls. Just waiting to speak with someone, to plead with someone to help me."

It's no way to live.

"I have accepted the fact that I can no longer fight this fight. I'm sorry. I would like to maintain my home, but I can't."

Can you relate?

Are you at the point where the joy that your home once provided just isn't there anymore?

If so, I am ready to help. I can help you make the best of things. Please let me know when we can get started, and rescue you from this nightmare.

Sincerely,

<Name of agent>

<Name of firm>

<Phone number>

P.S. When the time comes to list your home, you'll find me a professional and caring partner in the process. I know it's not easy for you, but please remember, [there's a lot I can do to help](#). <Link to Agent's website>