

<Insert Real Estate Solutions Letterhead>

[Headline 1]

“Kimberly Collins received her foreclosure notice during Christmas. But now, she’s smiling ear to ear! Read Kimberly’s story below – it could be your story, too!”

**“I will permanently stop your home’s foreclosure within the next 24 hours... Or, I’ll mail you a certified bank check for \$10,000!”**

-- Michael Griswold, President, Real Estate Solutions

-----

[Headline 2]

**“Three Simple, Fast, Guaranteed Ways to End All Foreclosure Proceedings Against Your Home – Forever!”**

-- Michael Griswold, President, Real Estate Solutions

**Read it Now!**

-----

[Headline 3]

*To end the stress, the misery, the phone calls, the threatening mail and knocks on your door...*

**To Stop Your Foreclosure...**

**Put Down Whatever You’re Doing – and Read this Letter Now!**

June 9, 2007  
Chesapeake, VA

Dear <Name>,

Within 24 hours of responding to this letter...

- All foreclosure proceedings against your home will end!

- Your home will never be auctioned off on the court house steps!
- All annoying phone calls, threatening mail and knocks on your door will be put on notice: to cease, desist and stop completely!

**Or... I'll mail you a certified bank check made out in the name of <Full Name> for \$10,000!**

How can I make such a bold promise and offer you such a strong guarantee? Simple. Every single foreclosure proceeding I've been asked to stop – I've stopped!

In fact, in this letter, I'm going to show you 3 proven ways to stop all foreclosure proceedings against your home – forever!

And, I'm also sending you a **FREE**, no obligation, no risk, Special Report: **The Seven Secrets: What You Need to Know and Do to Save Your Home From Foreclosure!**

In this FREE special report – a \$49.95 value – you'll learn:

- **THREE** all-important facts you must know **BEFORE** you sign with a Realtor or broker who offers to stop your home's foreclosure! (Otherwise, you'll lose your home for sure!)
- The banks and lenders to avoid at all costs! (Because even though they'll promise to refinance your mortgage and stop the foreclosure – they won't, and can't!)
- Thinking of selling your home? Here are two – FREE tools – to estimate its **TRUE** value! (Never allow a Realtor to do it, and in this report we'll tell you why!)

And much, Much More!

**<Insert Michael Griswold Photo, text to wrap around>**

My name is Michael Griswold, President of Real Estate Solutions, and I want you to stand tall again... to walk out into the warm, bright sunshine with your head held high... with your pride, your honor and self-respect restored – and your home intact.

Look, I know what you're going through. I watched my parents go through the same thing. I saw how they suffered, week after week, before they were evicted – and I was powerless to help. But I'm not powerless any longer, and I'm willing to put my money where my mouth is!

I intend to help 1,000 families in the next twelve months avoid the trauma and heartbreak of losing their homes through foreclosure – or I'll write a check for \$10,000 to any family I let down.

Does this sound familiar: suddenly, you wake up one morning... and you're three to four months behind on your mortgage payments... and you can't catch up.

And then the phone starts ringing... and the certified letters start arriving... and the knocks on the door begin.

## **All because of circumstances beyond your control.**

Because of untimely medical expenses, death, divorce, a lost job, a failed investment – and a hundred other reasons – people just like you find themselves days or hours away from having their homes snatched away from them and sold on the county court house steps.

But now, I'm going to show you how to end the sleepless nights, the stress and anxiety that's been plaguing you, ruining your health, your marriage, and twisting your stomach into knots.

## **Yes, <Name>! Your nightmare is finally over!**

Brian and Kimberly Collins' nightmare is over, too! Read their dramatic story just below...

Last year, Brian, a Chief Petty Officer in the Navy, and Kimberly, a full-time receptionist, and their two sons, Brian Jr., 12, and Adam, 11, thought they were going to inherit Kimberly's mom's three-bedroom home in Norfolk, Virginia, after her mom, Mary, suddenly died of complications following cancer surgery.

But the inheritance went wrong, terribly wrong.

The plan was for Kimberly to continue making the mortgage payments on her mom's home (Kimberly's childhood home) with the money still in her mom's bank account, until she could arrange the necessary financing on her own.

Unfortunately, her mom's death certificate stated that Kimberly's father was the true heir to the family home and her mom's bank account. But the problem was – her dad had been dead for over 20 years!

## **Sympathy from the bank?**

Of course not! The bank was unmoved, and unimpressed. Based on the death certificate they argued that only Kimberly's father could access her mom's bank account.

Are you surprised? Banks are all smiles when they want *your* money – but when *you* want your money back, forget it. Dr. Jeckle becomes Mr. Hyde.

So Kimberly immediately contacted the mortgage company – but they were as heartless as the bank.

They didn't care that Kimberly was trying to get her mom's death certificate corrected – so she could pay them their money – or that she was still in mourning and struggling to pay for her mom's funeral! “They were cold and not understanding individuals,” Kimberly said, afterwards. “They basically told me, ‘Tough, too bad – pay us now, or we'll take your mother's home.’”

### **And so, a few days after Thanksgiving, they began to foreclose on Kimberly's home.**

But all was not lost, not yet. In the nick of time, her mom's death certificate was finally corrected, and the house was officially transferred into Kimberly's name. The foreclosure proceedings stopped.

With legal access to her mom's bank account also granted, Kimberly contacted the mortgage company, again. She was ready to settle up, and make things right. She calculated that she'd need to pay close to \$4,000 (just about all that was in her mom's bank account) in overdue mortgage payments and late fees.

But Kimberly was shocked when the mortgage company demanded an additional \$6,000 to cover their “administrative expenses” – everything from the cost of taking photos of the home to paying one particular secretary's overtime.

Sounds familiar, doesn't it? They kick you when you're down – smile, and say they're only trying to help – and then kick you again!

Well, Kimberly and Brian didn't have anywhere near \$10,000. But the mortgage company wasn't budging. They weren't willing to reduce their trumped up “garbage fees” – not even by a penny!

### **Over Christmas they began to foreclose again.**

Kimberly and Brian frantically contacted real estate agents, lenders, brokers – all of whom said, “Oh sure, we can help you – we'll refinance your mortgage!” But of course they couldn't. It was all talk, and a precious waste of time. (Haven't you been fed those same empty promises, too?)

So in the end, Kimberly's family home for more than 40 years was about to be taken away from her, with nothing left to show for having once proudly lived in it.

But then, merciful fate intervened... the night before the house was to be auctioned off on the courthouse steps, two of my Foreclosure Prevention Directors, Sean <insert last name > and David <insert last name>, knocked on Kimberly's door and offered to buy her home and stop the auction... **plus, pay her \$10,000.** Kimberly, of course, agreed.

And the next morning, true to their word, Sean and David stopped the foreclosure and auction, officially bought the house from Kimberly, paid off her mortgage... and less than thirty days later... wrote her a check for \$10,000. Kimberly and Brian's nightmare was over.

## **Kimberly and Brian now own a home in North Carolina, and are living happily ever after.**

*“I thought I was going to come out of this whole thing with a big goose egg and a note saying I still owed somebody some money... Sean and David were great, and so were all the other people at Real Estate Solutions. In a bad time for me, they made my situation bearable. They took the pressure off me, all the stress, and heartache. They handled it all. They did all the footwork, and all the paperwork – and then wrote me a check for \$10,000.” - Kimberly Collins*

Kimberly and Brian’s situation was certainly unique – but then, so is yours. No matter what your circumstance, or how you arrived in the situation you now find yourself, there are still 3 proven ways for me to end your nightmare – and permanently stop your home’s foreclosure.

**Preferred Solution #1:** If your home is about to be foreclosed on, or auctioned off... we at Real Estate Solutions will buy it from you, and squeeze whatever equity we can out of it and write you a check for the balance. That way you can walk away with a lot more than just a goose egg for all your heartache and trouble. And best of all, your nightmare, the stress, frustration, and anxiety, will finally end.

**Preferred Solution #2:** We’ll buy your house, and lease it back to you – and give you the option to buy it back from us at the end of one year. And during that year, we’ll help you put your financial house in order, arrange for debt consolidation and credit repair. And again, your nightmare will end... plus, you’ll never have to leave your home.

**Preferred Solution #3:** We’ll arrange a “short sale.” Let’s say you owe \$200,000 on your house, but your house is now only worth \$150,000. So even if the bank auctions off your house – you’ll still owe the bank \$50,000. In that case, we’ll step in and negotiate on your behalf with the bank – and hopefully get them to write-off the \$50,000. Your total maximum out-of-pocket expense, if we’re successful, is only \$750 (though it’s usually less). And, your nightmare is over!

Look, I know a foreclosure is one of the most frustrating, stressful and traumatic experiences any person can go through. Nonetheless, your “mortgage problems” will not disappear on their own. They must be dealt with, and fixed. And better you fix them, than waiting for the bank to take away your home – and insist, even afterwards, that you still owe them money.

**A Note of Caution:** Refinancing or filing for bankruptcy are not permanent solutions. As a cure they’re typically worse than the disease. They’ll only prolong your agony. If you know you’ll soon be back on your feet – convince a family member to help you out, or withdraw money from your retirement account. But if those options aren’t available or suitable – Call Us!

And if you decide to walk away from your house – at least you'll walk away a winner – with your head held high – and possibly with a good chunk of money in your pocket to show for all your troubles.

**Call us right now toll-free, without risk or obligation:**

**XXX-XXX-XXX**

**24 hours a day, 7 days a week**

We'll arrange for a Foreclosure Prevention Director to immediately come to your home and explain all your options – again, with absolutely no risk or obligation.

And, if you do decide you want out of the house and out of the headaches, anxiety and stress, and if you qualify...

- **We will pay your moving expenses!**
- **We will pay your first month's rent!**
- **We will pay your security deposit!**
- **We will pay your first month's utility bills!**
- **We will help you repair your credit!**
- **And we will help you negotiate all your outstanding debt!**

But you must call **XXX-XXX-XXXX** right now! We can't offer this massive amount of help to everyone forever. So this must be a time-limited offer. Call now and mention that you received this letter from me, Michael Griswold, and you'll be immediately transferred to a Foreclosure Prevention Director.

<Name>, you can permanently end the worry and anxiety that's been keeping you up at night, plaguing your health and stressing out you and your family. It just takes one phone call to begin a fast and easy journey to financial relief and restored self-respect and pride.

**Call XXX-XXX-XXX now!**

Sincerely,

<Signature>

Michael Griswold  
President, Real Estate Solutions

**P.S. Call XXX-XXX-XXXX** in the next 24 hours, and we'll rush you – with absolutely no risk or obligation – your **FREE** Special Report: **The Seven Secrets: What You Need to Know and Do to Save Your Home From Foreclosure!** This **FREE** Special Report – a \$49.95 value – was specifically written to help you avoid one of the most devastating situations any homeowner can face: **Foreclosure**.

**Call Now!**

-----  
LIFT NOTE:

Cover Headline for Lift Note:

[Headline 1]

**Read This Before the Bank Takes Away Your Home...**

[Headline 2]

**Planning on Moving Soon?**

- **We'll pay your moving expenses!**
- **We'll pay your first month's rent!**
- **We'll pay your security deposit!**

**And much, Much MORE!** (Details inside)

Inside of Lift Note:

**FACT: 2,439,672 homes are currently being foreclosed on nationwide.**

**FACT: Do nothing – and your home could be foreclosure 2,439,673.**

From the Desk of: <Someone other than M. Griswold>

Dear<Name>,

It's time for us to talk straight about your housing crisis...

So let's be perfectly clear: the harassing phone calls, the threatening letters, the knocks on your door, the knots in your stomach, the sleepless nights, and the stress and the worry will not stop until...

Either you take action, or the bank takes your home.

For the bank it's purely business, nothing personal.

For you... it's very personal.

To the bank, your home is just a piece of wood, a piece of property – a line item on a profit and loss statement.

For you... it's where you live, where you raise a family, where you come home to sleep at night, to be safe, and create memories that last a lifetime.

If you have the money, or access to the money, to pay your overdue mortgage balance and late fees – I urge you to contact your mortgage company immediately, and pay them what you owe them.

If you don't, beware. There are wolves and scammers – real estate vampires – that will prey on your misfortune. As soon as they smell blood, they'll pounce. They'll drain you of what little money you have left, and then abandon you... hopeless and homeless.

We can protect you. One phone call to our offices and a Foreclosure Prevention Director will be at your door within 24 hours. Your foreclosure proceedings will then come to a quick and decisive end. And the wolves and scammers will crawl back into their holes and disappear. And you will find peace again.

**Call us right now toll-free, without risk or obligation:**

**XXX-XXX-XXX**

**24 hours a day, 7 days a week**

And remember, if a Foreclosure Prevention Director cannot permanently end all foreclosure proceedings against your home within 24 hours of meeting with you...

We will immediately mail you a Certified Bank Check, made out to your name, for **\$10,000**.

Sincerely,

<Signature>

<Name and title of someone other than M. Griswold>

**P.S.** If you decide you want out of your house anyway, out of the headaches, anxiety and stress, and if you qualify...

- **We will pay your moving expenses!**
- **We will pay your first month's rent!**
- **We will pay your security deposit!**
- **We will pay your first month's utility bills!**
- **We will help you repair your credit!**
- **And we will help you negotiate all your outstanding debt!**

**P.P.S.** Call **XXX-XXX-XXXX** right now and we'll also rush you – with absolutely no risk or obligation – your **FREE** Special Report: **The Seven Secrets: What You Need to Know and Do to Save Your Home From Foreclosure!** This **FREE** Special Report – a \$49.95 value – was specifically written to help you avoid one of the most devastating situations any homeowner can face: **Foreclosure.**

**Call Now XXX-XXX-XXXX!**

-----  
Reply Form:

<p><b>Call Real Estate Solutions right now toll-free, without risk or obligation: XXX-XXX-XXX 24 hours a day, 7 days a week</b></p>
---

**Or... complete the simple contact form below,  
place it in the stamped, self-addressed envelope provided – and we'll call you!**

\*\*\*\*\*

## **Yes, Michael! Stop Them From Foreclosing On My Home!**

✓ **Yes!** I want to permanently end the stress, worry, anxiety and frustration that's been plaguing me – tying my stomach in knots, keeping me from sleeping at night, ruining my life, my health and marriage!

✓ **Yes!** Please send your best Prevention Foreclosure Directors to my home ASAP!

✓ **Yes!** I understand that if you don't permanently end the foreclosure proceedings against my home within 24 hours of me meeting with your Prevention Foreclosure Directors – **you will immediately mail me a Certified Bank Check, in my name, to the amount of \$10,000!**

✓ **Yes!** I understand that if I decide to move out of my house, and if I qualify...

- **You will pay my moving expenses!**
- **You will pay my first month's rent!**
- **You will pay my security deposit!**
- **You will pay my first month's utility bills!**
- **You will help me repair my credit!**
- **And you will help me negotiate all my outstanding debt!**

And rush me – without obligation – my **FREE** Special Report (a \$49.95 value):

## **The Seven Secrets: What You Need to Know and Do to Save Your Home From Foreclosure!**

Please print in ink all requested contact information in the space provided below.  
Thank you.

Full Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip Code: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

Cell Phone Number: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Best days to phone you: \_\_\_\_\_

Best time of day to phone you: \_\_\_\_\_

## **Thank You! The Foreclosure Proceedings Against Your Home Are About to End – Forever!**

-----

4 Envelope Teasers:

[Envelope 1]

[White #10 Envelope – on either side of the addressee]

### **Open Immediately!**

*“...Are you going to let them rob you of your home, your pride and self-respect...?”*

**INSIDE:** 3 **Guaranteed** Ways to Immediately Stop the Foreclosure Proceedings Against Your Home – Or, I'll mail YOU a Certified Bank Check for **\$10,000!!**

-----

[Envelope 2]

[Large red and yellow Express or Priority Mail style envelope]

***EXPRESS MAIL DELIVERY!!***

**Express Mail Tracking Number: 082 -2434-674T**  
**Priority Code: URGENT – Level One**

**From the Office of the Director of Foreclosure Prevention:**

**To Be Opened Immediately!**

**Time Sensitive and Dated Material Enclosed**

**Contents: Property Foreclosure Information and Related Enclosures or Collateral**

<p><b>Do Not Forward</b> <b>Return to sender if not delivered with 24 hours.</b></p>
--

Control No. or Processing Agent: *M. Griswold*

-----

[Envelope 3]

[White 6x9 or #10 envelope]

**Kimberly Collins received her foreclosure notice during Christmas.**  
**Now... she's smiling ear to ear!**

Inside: Read Kimberly's story (and why your foreclosure could end just as happily!)