# Mortgage Modification Marketing Campaign

**Goal:** To reengage previous clients to identify mortgage modification service opportunities.

**Required technology:** Email or text message marketing solution

**Frequency:** Two emails or text messages per week

##

## Email 1

**Subject:** <first name>, how have you been?

Hi <first name>,

I hope this email finds you well, it has been a while since we last spoke and a lot has changed since the pandemic swept across America.

I wanted to check in because mortgage servicers are going to restart foreclosure processes soon. In the event that you or anyone you know has missed mortgage payments, there is another option available I wanted to share with you.

**Mortgage Modification**

For anyone who has missed mortgage payments or fallen behind during COVID, this is an alternative to foreclosure where we apply to modify the mortgage.

If you or someone you know has questions and wants to discuss this further, we’re are here to help!

Feel free to call me today at <Phone Number> and we can explain the process or set up a free consultation.

Sincerely,

<Signature>

## Email 2

**Subject:** Ineligible for a refinance? Mortgage Modification may be an option.

Hi <first name>,

The pandemic rocked the lives of so many people across America. Unexpected job loss, unemployment, and transitioning to remote work are not easy situations.

Now, with the pending expiration of foreclosure holds many people will have to address missed or deferred mortgage payments. Which very few people realize, attorneys can help with.

Specifically, bankruptcy attorneys.

There is an option that is available here in <State/Jurisdiction> called Mortgage Modification. Where we help our clients prepare an application that the mortgage servicer reviews and determines if the homeowner(s) are eligible for a mortgage modification.

In all cases, the servicers have to review the application and provide a response. Which the attorney can then use to determine the best course of action for their client.

If you or someone you know has missed or deferred mortgage payments, scheduling a free consultation is a great risk-free way to find out what your options are.

Call or text us at <Phone Number>.

Again there is no charge for the consultation, or pressure to make a decision. We want you to know that we are here to help.

Sincerely,

<Signature>

*Attorney advertising disclaimer (where required.)*

## Email 3

**Subject:** An option for homeowners who have missed mortgage payments.

Hi <first name>,

It's no secret that many homeowners struggled to may their mortgage payments during the pandemic. This is why the government relief programs allowing missed or deferred mortgage payments were put in place.

Unfortunately, those relief programs are ending and homeowners will be responsible for negotiating with their mortgage servicers directly.

However, there is another option – Mortgage Modification.

A court-approved program that requires mortgage services to review an application prepared by attorneys for their clients that requests a review of their current mortgage. Then the servicer decides if the homeowner is eligible for a modification of their mortgage, which could address the missed payments or change the monthly payment overall.

The first step towards finding out if this option is right for you or someone you know who has missed payments is to have a call with me or a member of my staff.

The consultation is free, and you will not be pressured to make a decision. We simply want to help people understand what their options are before foreclosures begin again.

Call or text us to schedule your consultation at <Phone Number> today.

Sincerely,

<Signature>

*Attorney advertising disclaimer (where required.)*

## Email 4

**Subject:** A valuable twenty minutes for homeowners who have missed mortgage payments.

Hi <first name>,

It’s been a while since we last spoke and wanted you to know of a program that may be helpful to homeowners.

Anyone who has fallen behind, deferred or missed mortgage payments during the pandemic may be eligible for a mortgage modification.

***How is a mortgage modification different than refinancing?***

Homeowners who deferred or are behind on mortgage payments are often not eligible for a traditional refinance. Through a mortgage modification program, homeowners can review their financial situation with a bankruptcy attorney. Then, complete an application that determines if they are eligible for changes, restructuring, or another form of modification.

To find out if mortgage modification is an option, our office offers a free consultation. Call or text us to schedule at <Phone Number> today.

Sincerely,

<Signature>

*Attorney advertising disclaimer (where required.)*