# 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:** Options to modify terms of your mortgage

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 COVID-19 swept the nation.

The mortgage moratorium instituted during the pandemic is ending, and mortgage servicers will restart foreclosure processes soon. In the event that you or someone you know has missed mortgage payments, there is an option available to help homeowners.

**Mortgage Modification**

An alternative to foreclosure, some homeowners may be eligible to modify their mortgage, which reduces the monthly payment to a more manageable amount.

If you would like more information, please reach out to me at <phone number>. I will explain the loan modification process and schedule a free consultation.

Sincerely,

<Signature>

## Email 2

**Subject:** Ineligible for a refinance? Consider mortgage modification.

Hi <first name>,

The pandemic upended the lives of so many Americans. Unexpected job loss, unemployment, and transitioning to remote work are not easy situations.

Now with the pending expiration of foreclosure holds, many homeowners will have to address missed or deferred mortgage payments – something few people realize attorneys, specifically bankruptcy attorneys, can help with.

There is an option available in <State/Jurisdiction> called mortgage modification. We help our clients prepare an application, then the mortgage servicer reviews the information and determines if the homeowner is eligible to modify the terms of their loan, which can result in lowered monthly payments.

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.

Please call or text us at <Phone Number>.

Again there is no charge for the consultation or pressure to make a decision. We are here to help our local homeowners.

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 pay their mortgage 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.

This court-approved program 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.

The first step towards finding out if this option is right for you or someone you know is to have a conversation 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 you understand your options before foreclosures begin again.

Please call or text us to schedule your consultation at <Phone Number>.

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 I wanted you to know about 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 review their financial situation with a bankruptcy attorney, then complete an application that determines their eligibility to restructure or modify the terms of their loan.

To find out if mortgage modification is an option for you, our office offers a free consultation. Please call or text us at <Phone Number>.

Sincerely,

<Signature>

*Attorney advertising disclaimer (where required.)*