

This is a series of eight emails for a loan modification expert who had a solid reputation and excellent case studies / testimonials but had a relatively low “conversion rate”, and who was spending far too much time on the phone closing his prospects.

This series of emails was put in place to free up his time, and let his automated email system do some of the “heavy lifting” by encouraging his prospects to call his office to schedule a follow-up appointment. He was very pleased with the results!

Note: these emails do not include the actual final testimonials, but their insertion and adaptation for the specific client need is part of the final copy I deliver.

Email # 1 (Content)

Subject line: {firstname}, Your House Payments Cut in Half?

Dear {firstname}

Hi, this is John LoanModExpert here, and congratulations are in order for taking the first step towards solving your financial problem – house payments that are just too large! Reaching out and seeking solutions to such tough personal problems isn’t always easy. And having been in a similar situation before, I know it’s hard to know who to trust with such important matters. So thank you for contacting me and sharing your difficult situation. I fully appreciate your trust and will do everything in my power to make sure you get the results that you deserve - results like this:

A recent client was facing a 7.25% loan for 30 years - ***interest only! Never reducing the principal!***



By the time we completed his case by negotiating on his behalf, we got his rate reduced to...

1% interest fixed, and a shortening of the loan by two years!

HE SAVED a 50% ON HIS MONTHLY PAYMENT - a savings of over \$2000.00 per month!

Would SAVING \$300, \$500, \$1000, or more per month make a difference for you? Our team has done this for over 2,000 families, and counting!

This is what we do - we negotiate with your lenders to bring down your interest rates to a level that you can afford so you can comfortably pay all your bills, and that will allow you peace of mind, less stress, and more time to spend with your family and friends instead of working to make a massive house payment.

Loan modification makes perfect sense, but it’s important to do it right because there is so much on the line – your happiness and personal freedom, and you family’s security! So of course you want to do business with someone who is ethical, reliable, and respectful of you and your time, that communicates well, and above all else – *brings down those loan payments as low as they can possibly be!*

The reason we are so successful at loan modifications for people in your situation is because we fully understand the “rules of the game” - the when, where, why, and “hows” to place pressure on the banks – to compel them to engage in genuine negotiations. We’ve been doing this for years, and we are excellent at it!

Another client went from 7.875% down to 4.25% and is now and saving \$842 per month...

We can get results like these because we have a staff of 18 highly skilled people, and in our corner, fighting for you, we have one of the nation’s largest real estate law firms that is consistently negotiating over 400 highly SUCCESSFUL LOAN MODIFICATIONS PER MONTH! And by “successful” we mean much smaller loan payments that put a smile on the faces of happy homeowners – loan payments they can comfortably live with!

When you call, we will provide the list of documents and information that we need to get started, so you can put this problem behind you, fast. And we will be happy to explain our simple, unmatched, ironclad satisfaction guarantee.

THE FINANCIAL FUTURE OF YOUR FAMILY IS AT STAKE. WE UNDERSTAND THIS: WE WILL GET YOU RESULTS. GUARANTEED.

We are open 6 days a week to serve you and even though I am the owner of the company, I can always be reached at (858)270-0251 to answer your questions. I look forward to hearing from you today.

Dedicated to Your Financial Success,

Signature and pic

COMPANY NAME

P.S: **Our service has a 100% money back guarantee!** That is unheard of in this industry, but we can offer it because we know our jobs and we negotiate harder than anyone to get your payments down as low as possible. So with no risk on your part, and a highly skilled team of trained, dedicated experts poised to tackle you loan, give us a call to schedule your initial consultation.

Email # 2 (Content)

Subject: You Only Get One Shot!

Dear {firstname},

Sometimes in life we face serious problems that only give us **one chance to set things right**, and you are getting one of those chances right now... like standing at a fork in the road, and you get to choose one of the two roads in front of you.

The two roads represent how well you address the problem of having **house payments that are way too high!** If you make the smart move, and you'll be able to relax and know that you and your family will be back *on a solid financial footing*.

But make the wrong move and you could find yourself up the river without a paddle. For years I have been counseling people in your situation to get the best team possible on their side to represent them with the lenders.

Of course your lender wants you to work directly with them, without having financial representation, because they know the loan modification "game" better than you do, and they know they can make just enough of a change to your loan terms to get you to go away quietly. Let others make that mistake, but don't you be one of them...

Sadly, every day across the country, otherwise intelligent hardworking people make the irreversible mistake of accepting what their lender offers them. *The excerpt from the Associated Press below shows that happens when people choose the wrong option:*

Broader response to foreclosure crisis urged

By ALAN ZIBEL, The Associated Press 9:37 a.m. December 8, 2008

WASHINGTON — **More than half of all homeowners who had their loans modified to make the payments more affordable in the first half of the year are already in default again**, banking regulators said Monday...

Half of all people go into default again, meaning they didn't get their payments lowered enough! I knew the statistic was going to be high, but this recent data is a real eye-opener!

What this means to you is that if you don't work with a team that knows the ins and outs of loan modification, it's very likely you will end up in default again. No one wants that! So I urge you to get representation by a skilled team, an attorney-based loan modification company like ours with a solid reputation and years of experience.

In the last email I shared an example where we negotiated on behalf of a struggling homeowner like you, and *got his payments cut in half!* We have done this many times, and we are excited to do it for you. We want to be in your corner, and get you the best loan terms possible so you can put this problem behind you permanently!

In another very recent example, we got the payments lowered from \$1,379.12 to just \$791.10 - a savings of over \$588.00 every month!

I don't want your family to wind up as another statistic - in default again, back to the starting line. So above all, please get solid representation at this fork in the road – your chance to set things right.

Your results are assured and my team is waiting for your call so we can get started. But the longer you delay, the harder it is to get you the best terms, so call our offices today at **800-555-1212**.

Dedicated to Your Financial Success,

Signature and picture

COMPANY NAME

P.S: Another family like yours just finished their loan modification, and because they acted quickly, (which gives us maximum leverage against their lender), they are going to *enjoy a payment reduction of \$764.6!* You can get these or even better results, so call today! 800-555-1212.

Email # 3 (Testimonial)

Subject: Firstname, Would You Like to Enjoy the Same Success?

Dear {firstname},

I recently received this letter from (insert name, insert city, state) thanking me for getting him a loan modification:

“(Insert testimonial here)”

The truth is, we get dozens of those letters every month and although its common place for us to successfully close 97.3% of all loan modifications, it is still amazing to my clients when their mortgage payments drop by 30%-50%

While I would like to take the credit, I need to give credit where credit is due, to (insert testimonial firstname), because he did the most difficult task of all - **admitted he needed help and picked up the phone and called us**. Many people in similar situations either don't take action quickly enough, or when they do, they try to handle the situation themselves, often with serious long-term financial consequences.

Once the call is made, my team of seasoned loan modification veterans gets to work negotiating with your lender from a position of strength, and all in the privacy of your own home.

Here's one recent example of how we helped one family last month receive this life-changing relief and how we can help you too...

(Insert Example text box of loan mod)

Imagine, by this time next month, you could be breathing easy, knowing that your biggest financial burden has been eliminated and you can get back to focusing on what matters most – your family.

Don't delay - your family is depending on you. The sooner you call, the better terms we can negotiate on your behalf. Call now and speak to one of my friendly associates at (800) 555-1212 for a no obligation case review.

Dedicated to your financial success,

Sig & pic

Company Name

P.S. (insert testimonial name) was in the same boat as you just 5 short weeks ago and he's glad he made the call. If you call today, you can be enjoying the same piece of mind as (insert testimonial name). I would love to include you in our collection of loan modification success stories. Call now (800) 555-1212

Email # 4 (Pitch)

Subject: Firstname, Here is The Uncensored Truth About Loan Modification

Dear {Firstname},

By now, loan modification has probably piqued your interest as the ideal solution to your large loan payments – and for good reason. Last month alone, we have helped 346 families to do just that and now their house payments are much smaller and they are beginning to feel “normal” again.

Before you take this important step, I want to take the mystery out of the actual process itself, so you can feel comfortable knowing what to expect. It's really an easier process than you might think.

Here's the process in a nutshell:

1. First, you'll get a no-obligation case review to determine if you are a candidate for loan modification and if it feels right to you. All of your questions will be answered in this review.
2. If you decide you are ready for much, much lower house payments, you will receive a loan modification document check list, with instructions in easy-to-read (jargon free) instructions.
3. Once we receive your documents, we begin to work on your case immediately. You will receive on-going status reports on your loan modification application so that you know exactly where you are in the process. (We would rather over communicate with you than under communicate)

The whole process takes about 26 days. It's that simple. No mystery, just a solid plan which gets you relief. And don't worry, unlike your original loan, there is no income verification, no closing costs and no stacks of papers to sign.

My team of seasoned loan modification specialists is standing by to talk to you. Call Now (800) 555-1212.

Dedicated to your financial success,

Sig & pic

Company Name

P.S. Each day you delay, we lose valuable leverage and you could end up forfeiting thousands of dollars, so call (800) 555-1212 today.

Email # 5 (Content)

Subject: Firstname, It's Not Your Fault!

Dear {Firstname},

It's no fun facing a financial challenge, but you are not alone, and it's not your fault. Whether your mortgage broker changed the terms at the last second or your adjustable rate mortgage skyrocketed, the good news is that several options are available to you but I want to prevent you from making a hasty decision. After all, if you are unfamiliar with the "rules of the game", your hasty decision could end up costing you thousands of dollars, or worse, you could end up losing your home anyway.

We acknowledge that there are other options besides loan modification but in 2009 loan modification is your best long term solution.

Let's explore the choices you may be considering:

- **Do nothing:** If you do nothing, your financial situation **will** become worse, it's just a matter of time. If your interest rate is set to increase, the additional amount could sink you in as little as 30 days. In addition, some loans require a massive balloon payment as part of the terms, and that could cost you double or triple your current mortgage payment.
- **Refinance:** This sounds like a good option until you consider that it is more difficult to get a "refi" than the original loan. Variable factors include appraisal risk, closing costs & fees, fico score, income verification, and money just isn't as available as it once was and lenders just aren't making loans.

- **Bankruptcy:** This should never be an option. A bankruptcy will remain on your credit report for 10 years, costing you thousands of dollars of increased interest, not to mention making it ten times harder to get loans, insurance, or even a job. Your credit standing should be protected at all costs. Finally, bankruptcy will not lower your house payments. It may get rid of some of your debt, but your biggest payment won't change and you could be back in debt within 3 years.
- **Do it yourself loan modification:** Banks love do-it-yourselfers because your inexperience plays right into their hands. They know you will be quite happy with any reduction (especially if you are in a tight situation). Another sad fact (which was reported in the AP newspaper article I sent you a while back) is that more than half of all do-it-yourself loan modifications were in default less than six months after the loan modification because they didn't know how to effectively negotiate the best long term solution .
- **Have our team of attorneys negotiate on your behalf to lower your payments:** We are the foremost authorities on loan modification, having helped thousands of families with the same problem. My team of attorney's specializes in loan modifications **only**, meaning you get experts working on your application who understand every legal loophole for securing you the very best loan terms. Finally, I give you my iron-clad-put-it-writing 100% money back guarantee.

If you want to put this problem behind you, you owe it to yourself to call us today at (800) 555-1212 for a confidential and enlightening no-obligation case review. The sooner we begin the process, the greater the savings we can secure for you!

Dedicated to your financial success,

Sig & pic

Company Name

P.S. Here is another testimonial I just received today just to give you an idea of what's possible for you: **(insert testimonial here)**

Email # 6 (Testimonial)

Subject: You'll Never Guess What These Families Have in Common

Dear First name,

Do you know what's really gratifying? It's all the "success stories" from people I have helped to save their homes. Each family is unique; some are first time homeowners just starting out in life and others have been in

their home for 15 years or longer. Some have kids, newborns or college-bound, and some have elderly parents living with them.

The reasons they went into loan default varies too – some fell on economic hard times, some lost their jobs, some had medical emergencies, and others fell prey to unscrupulous lending practices.

The details may be different but what they all have in common is a desire to save their home and the courage to act upon it; they called me for a no obligation case review and within weeks received the relief they so desperately needed.

Here is just a sample of what I hear daily from satisfied clients:

(insert testimonials here)

{Firstname}, you can be a success story too by calling (800) 555-1212. You have nothing to lose and everything to gain. The sooner you call, the better terms I can negotiate on your behalf.

Dedicated to your financial success,

Sig & pic

Company Name

P.S. Just how much can we negotiate on your behalf? How does cutting your house payments in half sound to you? It happens in our office all the time, and we want to make it happen for you.

Email #7 Content

Subject: First name, Don't Let This Happen to You!

Dear First name,

I had a conversation the other day at Starbucks and I wanted to share with you. It's another example of the rapidly changing world we live in where you feel like another financial statistic.

A nice, hardworking couple, who had worked so hard at achieving the American dream of homeownership fell victim to corporate downsizing and within 4 short months, lost their home. They felt powerless against the system and didn't realize their options. I'm sure you know what happens when we are up against a corner, our judgment gets impaired and we can't see clearly. Our options seem limited and the much-needed lifeboat seems to pass us by.

I felt frustrated listening to their story because as a loan modification expert, I know that 97% of homeowners (especially sub-prime borrowers and those with delinquent payment histories) are prime candidates for loan modification.

In fact, the primary objective of a loan modification is to lower your house payment within 30 days or less. The best part is that in most cases, I get the lender to suspend at least one month's payment, giving you an extra financial cushion, wouldn't that be helpful to you?

So, (firstname), If you're in a corner, call me today, I can lift the financial burden that is facing your family right now. You can join the other 346 families I helped last month who are now enjoying the feeling of relief.

Allow a team of experienced attorneys to work on your behalf. Don't let another day pass without calling us for a candid and unbiased case review of your individual situation. Call (800) 555-1212 and enjoy the piece of mind of knowing that the biggest investment in your lifetime will be safe.

Dedicated to your financial success,

Sig & pic

Company Name

P.S. Below is a typical example of a loan modification and it was obtained exactly 23 days after the first phone consultation. We'll work hard to get your the same results!

(insert example)

Email #8: Pitch

Subject: Ever Try to Stop a Tsunami?

Dear Firstname,

Hi folks, John here again with the plain truth about loan modification. If you were on the open sea and a tsunami went by, you would barely notice it ...but standing on the beach that same tsunami would devastate you.

Don't ignore what you can't see. If your house payments are painfully high, a financial tsunami is headed your way and it can be just as devastating to you and your family.

You are not alone and it's not your fault. Millions of families have stood exactly in your shoes and have been helped by a loan modification. In fact, the majority of sub-prime borrowers who were delinquent in their loans qualified for this type of assistance.

My greatest reward is to see nice people like your get out of the financial hole and get back to enjoying what life is really about. **Imagine how you feel when your house payments are cut in half...**you can get back to what's really important in your life. Your spouse and children will get to have "the old you" back and you'll get to stop worrying.

I have helped 346 families last month alone achieve this goal and I can help you too, but you have to take the first step and call. It doesn't matter how you got there, but it's my mission to get you out of it.

Put me to the test. Grill me and ask me your tough questions, I expect nothing less and I in return, will guide you through the maze of options you have available to you in an honest and straightforward manner. No industry jargon, just the straight facts on how you will benefit. My team of seasoned professionals is collectively the foremost authority on loan modifications.

All it takes is a no obligation phone call to get you started and within 3 short weeks (in most cases), you can release your fear, worry and anxiety of making massive house payments. Here are some recent testimonials from families just like yours that we have successfully helped:

(insert testimonials here)

I can turn your hardship story into a success story. Call today at (800) 555-1212 and let's remove your stress and get you enjoying life again.

Dedicated to your financial success,

Sig & pic

Company Name

P.S: How good would you feel if you could **skip a house payment or two?** In most cases, we can negotiate that too! Imagine finally being able to "get ahead"!