Mr. Short Sale Launches National Campaign Challenging Foreclosure Stereotypes

"The Faces of Foreclosure" reveals how divorce, diagnosis, death, disability and job loss can put homeowners of every background at risk.



JD Summa/CEO & Cristina Gaspar/President, Mr. Short Sale

THORNWOOD, NY, UNITED STATES, October 2, 2026 /EINPresswire.com/ -- Foreclosure does not have one face.

For years, financial distress has carried stereotypes about who loses a home and why.

But the homeowners Mr. Short Sale speaks with every day tell a very different story.

What they often have in common is not irresponsibility.

Something happened.

> A divorce. A diagnosis. A death. A job loss. A disability. These are human events, not character flaws."
>
> *Melissa Alcruz, Chief Marketing Officer, Mr. Short Sale*

A divorce. A diagnosis. A death. A disability. A job loss.

Those human stories are the inspiration behind The Faces of Foreclosure, a new national campaign from Mr. Short Sale created to challenge stereotypes surrounding financial distress and change the way Americans see the people behind foreclosure.

The campaign arrives at a critical moment. According to ATTOM's Mid-Year 2026 U.S. Foreclosure Market Report, 227,548 U.S. properties had foreclosure filings during the first half of 2026, a 21% increase from the same period last year and a 28% increase from two years ago.

Behind those numbers are people.

The Faces of Foreclosure reflects a broader vision established by Mr. Short Sale CEO JD Summa and President Cristina Gaspar: build a national distressed-property brand that combines deep operational expertise with humanity, trust and consumer understanding.

“We never wanted to build a company that simply processed transactions,” said Summa. “We wanted to build the national standard in this category. That meant looking beyond traditional real estate marketing and bringing in someone who would challenge the conventions of the industry and think like a major consumer brand.”

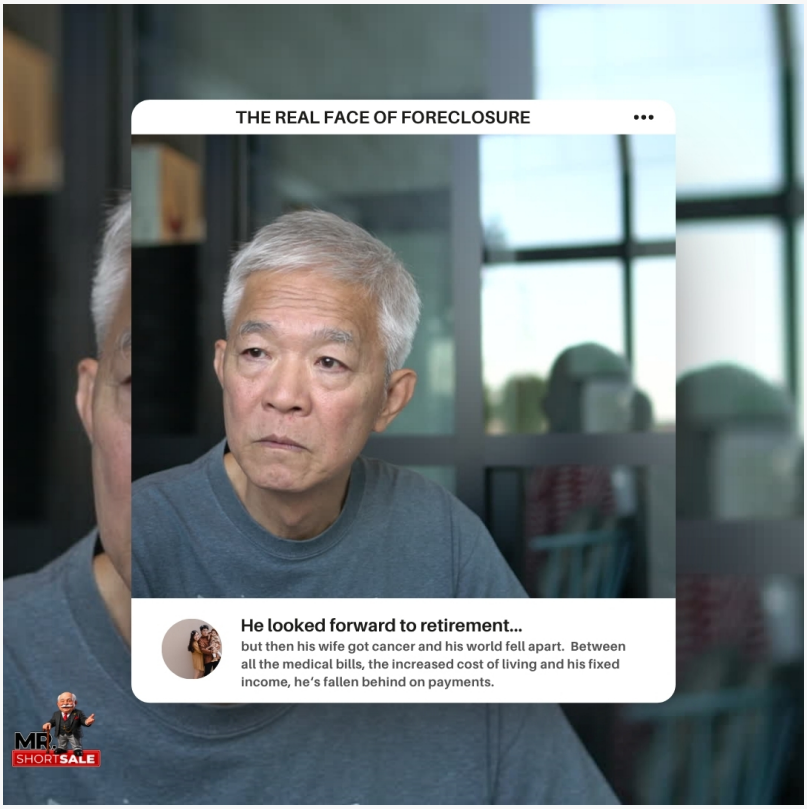
That decision led Mr. Short Sale to appoint Melissa Alcruz as Chief Marketing Officer. An award-winning brand strategist with more than three decades of experience across NBCUniversal, USA Network, MTV Networks, Viacom, Simon & Schuster and Men’s Health, Alcruz was brought in to translate the company’s mission into a differentiated national brand.

“When I first looked at this category, what struck me was how transactional the advertising felt,” Alcruz said. “It had the sophistication of a bail bondsman — very direct, very functional, very focused on the deal. But almost no one was speaking to the human being going through it.”

For Gaspar, that human reality was already central to the company’s work.



Melissa Alcruz/CMO, Mr. Short Sale



The Face of Foreclosure is not what you think.

“Every property represents a person and a story,” Gaspar said. “People come to us frightened and overwhelmed, often because something happened that they never expected. They deserve expertise, but they also deserve dignity and respect. That has always been fundamental to how we believe this work should be done.”

Gaspar’s firsthand understanding of distressed homeowners, Summa’s ambition to build a national category leader and Alcruz’s consumer-brand expertise became the foundation for The Faces of Foreclosure.

“The stereotype has existed for years — ‘people who don’t pay their bills’ — as though financial distress tells you something about a person’s character,” Alcruz said. “But when you listen to what our team actually hears every day, that stereotype falls apart. It’s a parent, a professional, a retiree, a young family. It’s every race, every age, every background. Something happened in their life. That’s the truth this campaign was built to show.”

The campaign was created entirely in-house by Alcruz, with no outside agency and no traditional production budget.
“A divorce. A diagnosis. A death. A job loss. A disability. These are human events, not character flaws,” Alcruz said. “People should not have to carry shame on top of potentially losing their home.”

Mr. Short Sale helps distressed homeowners navigate short sales as an alternative to foreclosure. Its negotiations team includes HUD-Certified Counselors, and the company manages lender negotiations, documentation and transaction coordination at no cost to the homeowner.

“Homeowners do not need judgment when they are already under enormous pressure,” Gaspar said. “They need clear information, experienced guidance and a path forward. If we can change the conversation from shame to solutions, we can help more people ask for help earlier.”

That philosophy is central to Mr. Short Sale’s broader mission: to help save as many Americans as possible from the financial devastation of foreclosure.

Alcruz sees The Faces of Foreclosure as more than an advertising campaign.

“We have made enormous progress removing the stigma around asking for help with mental health,” she said. “Financial hardship deserves that same humanity. Nobody feels ashamed to call the fire department when their house is burning. Nobody should feel ashamed to reach for experienced help when their financial life is in crisis.”

The Faces of Foreclosure will extend across digital advertising, social media, video, educational content and consumer communications.

“We do not want to simply participate in this industry,” Summa said. “We want to raise the standard for it.”
Together, Summa, Gaspar and Alcruz are working to establish Mr. Short Sale as a national authority in distressed-property solutions while changing not only how short sales are understood, but how the people experiencing financial hardship are seen.

ABOUT MR. SHORT SALE
Mr. Short Sale is a national distressed-property solutions company helping homeowners and real estate professionals navigate the short-sale process. Its negotiations team includes HUD-Certified Counselors, and the company manages lender negotiations, documentation and transaction coordination at no cost to the homeowner.
For more information, visit MrShortSale.net.

Melissa Alcruz
Mr. Short Sale
+1 917-575-6399
MA@mrshortsale.net
Visit us on social media:
LinkedIn
Instagram
Facebook
YouTube
TikTok

This press release can be viewed online at: https://www.einpresswire.com/article/946734764

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.
© 1995-2026 Newsmatics Inc. All Right Reserved.