* Can you describe to me the last conversation with your lender?
* How long has it been since you've had some extra money to do something nice for  yourself or your family, and how did it feel to be able to do that?
* How will going into foreclosure affect your family?
* How has it already affected your family?
* What's it been like for you trying to sell your house in this market?
* How will a foreclosure affect your credit?
* How can you make sure that your kids learn from these mistakes so that they never  have to feel what you’re feeling right now?
* How do you think your husband will feel if he knew that you were behind on payments  right now?
* What do you think he would say the best solution would be if he knew?
* How would you feel if you no longer had to worry about how you were going to make  ends meet every single month?
* How would you feel if at the end of every month you had some money left over to go out and have a little bit of fun for YOURSELF?