

[Date]

[Borrower Name]  
[Property Address]  
[City, State, Zip Code]

Subject: Important Advisory Regarding Your Adjustable-Rate Mortgage (ARM)

Dear [Borrower Name],

Our records indicate that the initial fixed-rate period of your Adjustable-Rate Mortgage (Loan Number: [Loan Number]) is scheduled to expire on [Adjustment Date]. After this date, your interest rate and monthly payment may increase based on current market conditions.

We are contacting you to discuss refinancing options that may provide greater financial stability. Refinancing to a fixed-rate mortgage could offer the following benefits:

- Protection against future interest rate hikes.
- A consistent monthly principal and interest payment.
- Simplified long-term financial planning.

Current market rates may allow you to lock in a competitive rate before your next scheduled adjustment. We recommend reviewing your current mortgage terms and exploring available refinancing programs tailored to your needs.

Please contact our mortgage advisory team at [Phone Number] or [Email Address] to receive a personalized rate quote and a comparison of your potential savings.

Thank you for choosing [Financial Institution Name].

Sincerely,

[Sender Name]  
[Title]  
[Financial Institution Name]  
[NMLS Number]