

Date: [Insert Date]

To: [Client Name]
[Client Address]
[City, State, Zip Code]

Subject: Feasibility Analysis for Debt Consolidation Refinancing

Dear [Client Name],

We have completed the feasibility assessment regarding your request to refinance your existing mortgage for the purpose of debt consolidation. Based on the financial information provided and current market conditions, we have determined the following:

1. Financial Summary:

- Current Estimated Property Value: \$[Amount]
- Existing Mortgage Balance: \$[Amount]
- Total Unsecured Debt to be Consolidated: \$[Amount]
- Proposed New Loan Amount: \$[Amount]
- Estimated Loan-to-Value (LTV) Ratio: [Percentage]%

2. Feasibility Status:

[Select one: FEASIBLE / NOT FEASIBLE AT THIS TIME]

3. Key Observations:

[Insert brief notes on credit score impact, monthly cash flow savings, or equity requirements].

4. Terms and Conditions:

This assessment is based on preliminary data and does not constitute a formal loan approval. Final approval is subject to a full credit review, a formal property appraisal, and verification of income and assets.

5. Next Steps:

To proceed with a formal application, please provide the following documents: [List documents, e.g., pay stubs, tax returns, debt statements].

If you have any questions regarding this analysis, please contact me directly at [Phone Number] or [Email Address].

Sincerely,

[Your Name]
[Your Title]
[Company Name]