

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

RE: Advisory on Interest Rate Reduction Feasibility - Account No: [Account Number]

Dear [Client Name],

As requested, we have completed our assessment regarding the feasibility of reducing the interest rate on your current [Loan/Credit Facility Type] with [Lender Name].

Current Terms:

- Current Interest Rate: [Percentage]%
- Remaining Principal Balance: \$[Amount]
- Remaining Term: [Number of months/years]

Feasibility Assessment:

Based on our analysis of current market trends, your improved credit profile, and the existing loan-to-value ratio, we have determined that an interest rate reduction is [Highly Feasible / Moderately Feasible / Not Feasible at this time].

Proposed Targets:

If you proceed with a formal renegotiation or refinancing, we believe a target rate of [Target Percentage]% is achievable. This adjustment could result in a monthly saving of approximately \$[Amount].

Required Documentation for Next Steps:

- Updated Proof of Income (last 3 months)
- Current Credit Report
- Recent Property Appraisal (if applicable)

Recommendation:

[Insert specific advice, e.g., "We recommend initiating a formal request with the lender immediately to lock in current market rates."]

Please contact our office at [Phone Number] if you wish to proceed with the formal application process.

Sincerely,

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