

**Date:** [Insert Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

**Subject: Mortgage Refinancing Feasibility Advisory**

Dear [Client Name],

Following our recent consultation regarding your current home loan, I have completed a feasibility assessment for refinancing your mortgage. The purpose of this letter is to outline the potential benefits and considerations based on current market conditions and your financial profile.

**Current Mortgage Summary:**

- Current Lender: [Lender Name]
- Remaining Balance: \$[Amount]
- Current Interest Rate: [Percentage]%
- Remaining Term: [Number] years

**Proposed Refinance Options:**

Based on our analysis, we have identified the following potential scenario(s):

- Estimated New Interest Rate: [Percentage]%
- Estimated New Monthly Payment: \$[Amount]
- Estimated Monthly Savings: \$[Amount]
- Estimated Closing Costs: \$[Amount]

**Break-Even Analysis:**

To recover the costs associated with this refinance, you would need to remain in the property for approximately [Number] months. This is calculated by dividing the total closing costs by your monthly savings.

**Advisory Recommendation:**

[Insert Recommendation: e.g., We recommend proceeding with the refinance to reduce long-term interest costs / We suggest waiting due to high closing costs relative to monthly savings.]

**Next Steps:**

If you wish to proceed, please provide the following updated documentation:

- Recent pay stubs (last 30 days)
- Most recent tax returns (2 years)
- Current homeowners insurance declaration page

Please note that interest rates are subject to change until a formal lock-in agreement is executed. Feel free to contact me at [Phone Number] or [Email Address] if you have any questions.

Sincerely,

[Your Name]

[Your Title]

[Company Name]

[NMLS Number, if applicable]