

[Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

**Subject: Residential Mortgage Refinancing Advisory**

Dear [Borrower Name],

We are writing to provide you with a professional advisory regarding the current mortgage market and how it may impact your existing residential loan for the property located at [Property Address].

Based on our recent review of your current interest rate and loan terms, you may be a candidate for a mortgage refinance. Refinancing your existing mortgage could potentially offer several benefits, including:

- Reduction of your monthly mortgage payment.
- Shortening of your loan term to build equity faster.
- Lowering your overall interest rate.
- Converting from an Adjustable-Rate Mortgage (ARM) to a Fixed-Rate Mortgage.
- Consolidating high-interest debt or accessing home equity for improvements.

To help you determine if refinancing aligns with your financial goals, we recommend reviewing your current loan balance and comparing it against today's market rates. Please note that refinancing involves closing costs and fees, and the decision should be based on your intended duration of homeownership and break-even point.

If you would like a personalized analysis of your savings potential or a detailed quote, please contact us at [Phone Number] or [Email Address].

Sincerely,

[Advisor Name]

[Company Name]

[NMLS Number, if applicable]