

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: Lower Your Interest Rate on Loan #[Loan Number]

Dear [Customer Name],

Because you are a valued customer, we want to inform you that mortgage interest rates have recently dropped. Based on your current loan terms, you may be eligible to refinance and significantly lower your monthly payments.

By taking advantage of today's lower rates, you could:

- Reduce your monthly mortgage payment.
- Shorten your loan term to pay off your home sooner.
- Reduce the total interest paid over the life of the loan.

Since we already have much of your information on file, the application process is fast and simple. We can provide a no-obligation quote to show you exactly how much you can save.

Please call us at [Phone Number] or reply to this email to speak with your dedicated loan officer, [Officer Name].

Thank you for your continued business.

Sincerely,

[Your Name]

[Company Name]

[NMLS ID Number]