

[Date]

[Recipient Name]

[Recipient Address]

[City, State, Zip Code]

Subject: Alert: Interest Rates Have Dropped - Lower Your Monthly Payment

Dear [Recipient Name],

We are writing to inform you that mortgage interest rates have recently decreased. Because of this market shift, you may now be eligible to refinance your current home equity loan or line of credit at a significantly lower rate.

Refinancing your home equity now could allow you to:

- Lower your monthly mortgage payments.
- Reduce the total interest paid over the life of your loan.
- Convert a variable interest rate to a stable fixed rate.
- Access additional cash for home improvements or debt consolidation.

Based on your current records, you are a prime candidate to take advantage of these new lower rates. This window of opportunity may be limited depending on future market fluctuations.

To see your new estimated rate and monthly savings, please contact your dedicated loan officer, [Officer Name], at [Phone Number] or visit our website at [Website URL].

We look forward to helping you save money on your home investment.

Sincerely,

[Your Name/Signature]

[Company Name]

[Company Phone Number]