

[Date]

[Recipient Name]

[Recipient Address]

[City, State, Zip Code]

**Subject: Limited Time Offer: Your Mortgage Interest Rate Has Dropped**

Dear [Recipient Name],

We are writing to inform you that mortgage interest rates have recently decreased. Based on our records, you may be eligible to refinance your current loan at a significantly lower rate.

This is a limited-time opportunity to reduce your monthly expenses. By refinancing now, you could potentially:

- Lower your monthly mortgage payment.
- Reduce the total interest paid over the life of your loan.
- Switch from an adjustable-rate to a stable fixed-rate mortgage.
- Access equity for home improvements or debt consolidation.

**Your Potential New Rate: [Insert Rate]%**

**Offer Expiration Date: [Insert Date]**

To take advantage of this rate drop, please contact your loan officer today at [Phone Number] or visit our website at [Website URL]. This offer is only available for a short period, so we encourage you to act quickly.

Thank you for being a valued client. We look forward to helping you save money.

Sincerely,

[Sender Name]

[Company Name]

[NMLS Number]

[Phone Number]