

[Date]

[Borrower Name]  
[Property Address]  
[City, State, Zip Code]

Subject: Lower Your Monthly Mortgage Payment

Dear [Borrower Name],

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

By taking advantage of these new rates, you could potentially:

- Reduce your monthly mortgage payment.
- Lower the total interest paid over the life of the loan.
- Switch from an adjustable rate to a stable fixed rate.

We have reviewed your current loan details and believe this is an excellent opportunity for you to save money. There is no obligation to move forward, but we recommend acting quickly while these rates are available.

To see your new estimated monthly payment, please contact us at [Phone Number] or reply to this email at [Email Address].

Sincerely,

[Loan Officer Name]  
[Company Name]  
[NMLS ID Number]