

[Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

Subject: Important Update Regarding Your Mortgage Rate

Dear [Borrower Name],

We are writing to inform you of a significant decrease in current mortgage interest rates. Based on our records, you may be eligible to refinance your existing loan at a lower rate, potentially reducing your monthly payments.

**Loan Details Comparison:**

- Current Interest Rate: [Current Rate]%
- New Available Rate: [New Rate]%
- Estimated Monthly Savings: \$[Amount]

Refinancing may allow you to lower your monthly mortgage bill, reduce the total interest paid over the life of the loan, or shorten your loan term.

To review your options and receive a formal quote, please contact your Loan Officer at [Phone Number] or reply to this email.

Sincerely,

[Sender Name]

[Company Name]

[NMLS Number]

[Contact Information]