

[Date]

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

Dear [Borrower Name],

Subject: Important Update Regarding Your Mortgage Rate

We are writing to inform you that market conditions have changed, and you may now be eligible to lower your current interest rate on your mortgage for the property located at [Property Address].

Based on our recent analysis, we can offer you the following refinancing opportunity:

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

By refinancing your current loan of \$[Loan Balance], you could potentially reduce your monthly payments and save thousands of dollars in interest over the life of your loan. This offer is personalized based on your excellent payment history with [Lender Name].

To lock in this new rate or to discuss custom terms such as shortening your loan term or cashing out equity, please contact your dedicated loan officer:

[Loan Officer Name]
Phone: [Phone Number]
Email: [Email Address]

This offer is subject to credit approval and property appraisal. We look forward to helping you save money on your mortgage.

Sincerely,

[Your Signature]
[Your Name/Title]
[Company Name]