

[Date]

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

Subject: Pre-Approved: Lower Your Mortgage Interest Rate

Dear [Borrower Name],

I am writing to inform you that mortgage interest rates have recently dropped. Based on your current loan with [Lender Name] and your excellent payment history, you have been **pre-approved** to refinance your mortgage at a significantly lower rate.

Proposed New Terms:

- Current Rate: [Current Rate]%
- **New Pre-Approved Rate: [New Rate]%**
- Estimated Monthly Savings: \$[Amount]
- Estimated Annual Savings: \$[Amount]

Because you are already a valued client, we can offer an expedited closing process with reduced documentation requirements. This refinance could allow you to lower your monthly payments, shorten your loan term, or even access cash from your home equity.

This offer is time-sensitive and based on current market conditions. To lock in this rate or to view a detailed breakdown of your savings, please contact me directly at [Phone Number] or [Email Address].

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

Sincerely,

[Your Name]
[Your Title]
[Company Name]
[NMLS Number]