

[Date]

[Recipient Name]

[Business Name]

[Street Address]

[City, State, Zip Code]

Subject: Offer for Equipment Refinancing - [Reference Number]

Dear [Recipient Name],

Based on your business's recent performance, [Lender Name] is pleased to offer you a refinancing solution for your existing equipment loans or leases. Our goal is to help you lower your monthly overhead and improve your cash flow.

Your Refinancing Offer Details:

- **Maximum Refinance Amount:** \$[Amount]
- **Estimated Interest Rate:** [Percentage]%
- **Term Length:** [Number] Months
- **Estimated Monthly Payment:** \$[Amount]

Benefits of Refinancing with Us:

- Lower monthly payments compared to your current obligations.
- Consolidation of multiple equipment loans into one simple payment.
- Fixed interest rates for the life of the loan.
- Potential for a "cash-out" option based on current equipment equity.

To accept this offer or to speak with a dedicated loan officer, please contact us at [Phone Number] or visit our website at [Website URL].

This offer is subject to final credit approval and verification of equipment value. We look forward to supporting the continued growth of [Business Name].

Sincerely,

[Your Name]

[Your Title]

[Lender Name]