

[Date]

[Recipient Name]

[Street Address]

[City, State, Zip Code]

Subject: Simplify your finances with a Credit Card Consolidation Loan

Dear [Recipient Name],

Are you tired of managing multiple credit card payments every month? We are pleased to inform you that you have been pre-qualified for a **Debt Consolidation Loan** designed to help you regain control of your finances.

By consolidating your high-interest credit card debt into one manageable monthly payment, you could benefit from:

- A lower fixed interest rate compared to your current credit cards.
- One single monthly payment date.
- A clear timeline for when your debt will be fully paid off.
- Potential savings of hundreds of dollars in interest charges.

Your Personalized Offer Details:

- **Loan Amount:** Up to \$[Amount]
- **Fixed APR:** As low as [Percentage]%
- **Term Length:** [Number] months

To accept this offer or view your personalized rates, please visit our website at [Website URL] and enter your invitation code: **[Code Number]**. You may also call us at [Phone Number] to speak with a loan specialist.

This offer expires on [Expiration Date]. Taking this step today can help you simplify your budget and save money for what matters most.

Sincerely,

[Sender Name]

[Title]

[Company Name]

Disclaimer: This is a pre-screened offer of credit based on information in your credit report. Final approval is subject to verification of income, employment, and debt-to-income ratio. Terms and conditions apply.