

[Date]

[Recipient Name]

[Address Line 1]

[City, State, Zip Code]

Subject: Pre-Approved: Consolidate Your Debt with up to \$[Maximum Loan Amount]

Dear [Recipient Name],

Are high-interest credit card balances holding you back? Based on your current credit profile, you have been pre-approved for a High-Balance Debt Consolidation Loan through [Lending Institution Name].

By consolidating your existing debts into one single monthly payment, you could significantly reduce your interest rates and pay off your debt years sooner.

#### **Your Personalized Offer Details:**

- **Loan Amount:** Up to \$[Amount]
- **Fixed APR:** As low as [Percentage]%
- **Term Options:** [Number] to [Number] months
- **Monthly Payment:** Starting at \$[Amount]

#### **Why Choose This Consolidation Plan?**

- No collateral required (Unsecured Personal Loan).
- Single, predictable monthly payment.
- No prepayment penalties.
- Funds deposited as early as the next business day.

To claim this offer, visit our secure portal at **[Website URL]** and enter your unique invitation code: **[Code Number]**. Alternatively, you may speak with a consolidation specialist by calling **[Phone Number]**.

This offer expires on [Expiration Date].

Sincerely,

[Sender Name]

[Title]

[Lending Institution Name]

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DISCLOSURE: This is a prescreened offer of credit based on information in your credit report indicating that you meet certain criteria. This offer is subject to final credit approval and verification of income. APRs vary based on creditworthiness and loan term.