

[Date]

[Customer Name]
[Customer Address]
[City, State, Zip Code]

Subject: You are Pre-Qualified for a Debt Consolidation Loan of up to \$[Amount]

Dear [Customer Name],

Congratulations! Based on your credit profile, you have been pre-qualified for a personal loan from [Company Name] designed specifically to help you consolidate your high-interest debt into one manageable monthly payment.

Your Offer Details:

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

Why Consolidate with [Company Name]?

- Lower your overall interest rate
- One simple monthly payment instead of multiple bills
- No hidden fees or prepayment penalties
- Fixed rates that never go up

How to Claim Your Offer:

To accept this offer and view your final terms, please visit our secure website at [Website URL] and enter your unique invitation code: [Code]. You can also call us at [Phone Number] to speak with a loan specialist.

This offer expires on [Expiration Date]. Taking this step will not affect your credit score during the initial application process.

Sincerely,

[Sender Name]
[Title]
[Company Name]

Disclosures: This "prescreened" offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not a guarantee of credit. Final approval is subject to verification of income, employment, and continued creditworthiness. Minimum loan amounts and state-specific restrictions may apply.