

Date: [Date]

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

Account Number: [Account Number]

Subject: Offer to Convert Your Variable Rate to a Fixed Rate

Dear [Customer Name],

We are writing to offer you an opportunity to stabilize your monthly payments by converting your current variable-rate debt into a fixed-rate consolidation loan.

With market fluctuations affecting interest rates, your current rate of [Current Variable Rate]% is subject to change. By accepting this offer, you can lock in a consistent rate, ensuring your payments remain the same for the life of the loan.

Your New Consolidation Terms:

- **New Fixed Interest Rate:** [Fixed Rate]%
- **New Monthly Payment:** \$[Amount]
- **Loan Term:** [Number of Months] months
- **Total Consolidation Amount:** \$[Total Amount]

Benefits of Switching:

- Protection against future interest rate hikes.
- One predictable monthly payment for easier budgeting.
- A clear timeline for when your debt will be fully paid off.

This offer is valid until [Expiration Date]. To accept this offer or to discuss your options with a representative, please call us at [Phone Number] or visit our website at [Website URL].

Thank you for being a valued customer.

Sincerely,

[Sender Name]
[Title]
[Company Name]