

[Date]

[Recipient Name]

[Recipient Address]

[City, State, Zip Code]

Subject: Exclusive Mortgage Discount for Your First Home

Dear [Recipient Name],

Congratulations on taking the first step toward homeownership! At [Bank/Company Name], we understand that buying your first home is a major milestone, and we want to help you get there sooner.

As a first-time homebuyer, you are eligible for an exclusive mortgage discount. For a limited time, we are offering:

- **[0.00]% reduction** on your qualifying mortgage interest rate.
- **[\$000] credit** towards closing costs.
- **Free** pre-approval consultation with our dedicated specialists.

This offer is designed to lower your monthly payments and reduce your upfront expenses, making your dream home more affordable.

To claim this offer or to learn more about our flexible terms, please call us at [Phone Number] or visit [Website URL]. This promotion is valid until [Expiration Date].

We look forward to helping you unlock the door to your new home.

Sincerely,

[Your Name]

[Your Title]

[Bank/Company Name]