

[Financial Institution Name]  
[Address]  
[City, State, Zip Code]  
[Phone Number]

[Date]

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

**Subject: Pre-Qualification for Retiree Debt Consolidation Loan**

Dear [Recipient Name],

Congratulations! Based on your current financial profile and your status as a retiree, you have been pre-qualified for a Debt Consolidation Loan through [Financial Institution Name].

We understand the importance of protecting your fixed income. This program is specifically designed to help retirees simplify their monthly finances by combining multiple high-interest debts into one manageable payment with a lower interest rate.

**Your Pre-Qualification Details:**

- **Estimated Loan Amount:** \$[Amount]
- **Estimated Interest Rate:** [Rate]%
- **Estimated Monthly Payment:** \$[Amount]
- **Term Length:** [Number] Months

This pre-qualification is based on the information currently available in your credit file. To finalize your application and lock in your rate, we will need to verify your retirement income (such as Social Security, pension statements, or 401(k) distributions).

To move forward, please contact our Senior Account Specialists at [Phone Number] or visit our secure portal at [Website URL] and enter your unique offer code: **[Offer Code]**.

Thank you for allowing us to assist you in achieving greater financial peace of mind during your retirement.

Sincerely,

[Sender Name]  
[Title]  
[Financial Institution Name]

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Disclaimer: This pre-qualification is not a final contract or a guarantee of credit. Final approval is subject to verification of income, assets, and a full credit review. Rates and terms are subject to change based on market conditions.