

[Date]

[Officer Name]

[Address]

[City, State, Zip]

Subject: Exclusive Mortgage Refinance Benefits for Law Enforcement Officers

Dear [Officer Last Name],

As a thank you for your dedicated service to our community, [Lending Institution Name] is proud to offer a specialized Mortgage Refinance Program designed exclusively for law enforcement professionals.

Whether you are looking to lower your monthly payment, shorten your loan term, or access your home's equity for debt consolidation, we have options tailored to your needs. Our current program for active and retired officers includes:

- Reduced interest rates specifically for first responders.
- Discounted or waived appraisal and processing fees.
- Cash-out refinance options for home improvements or major expenses.
- Streamlined documentation and priority processing.

With current market conditions, now may be the ideal time to evaluate your existing mortgage and see how much you could save. There is no obligation to review your options.

To receive your personalized rate quote, please contact our Law Enforcement Specialist, [Loan Officer Name], at [Phone Number] or visit [Website URL].

Thank you for your bravery and your service.

Sincerely,

[Your Name]

[Your Title]

[Lending Institution Name]

[NMLS Number]