

[Sender Name]  
[Company Name]  
[Address]  
[City, State, Zip Code]  
[Date]

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

**RE: Notice of Interest Rate Adjustment and Payoff Quote**

Account Number: [Loan Account Number]  
Property Address: [Property Address]

Dear [Borrower Name],

This letter serves as formal notification that the interest rate on your loan is scheduled to adjust on [Adjustment Date]. Based on the current index and margin, your new interest rate will be [New Rate]%, resulting in a new monthly payment of \$[New Monthly Amount] effective [Effective Date].

Should you wish to pay off your loan in full prior to this adjustment, the following payoff figures are valid through [Expiration Date]:

- Principal Balance: \$[Amount]
- Interest Due: \$[Amount]
- Late Charges/Fees: \$[Amount]
- Escrow Balance (if applicable): \$[Amount]
- **Total Payoff Amount: \$[Total Amount]**

Please note that a daily interest charge of \$[Daily Interest Amount] will accrue after [Expiration Date].

Funds must be received via wire transfer or certified check. Please contact our servicing department at [Phone Number] for specific wiring instructions or to request an updated quote.

Sincerely,

[Signature]  
[Printed Name]  
[Title]