[Date]

[Lender Name/Financial Institution]
[Lender Address]
[City, State, Zip Code]

RE: Strategic Refinancing Proposal for [Company Name/Entity] Real Estate Portfolio

Dear [Contact Name],

This letter outlines our proposed strategy to refinance our current real estate portfolio consisting of [Number] properties with a total estimated market value of $[Total Value].

Executive Summary:
Our objective is to consolidate existing debt, lower the weighted average cost of capital, and extract equity for further portfolio expansion. We are seeking a total facility amount of $[Requested Amount].

Portfolio Overview:

- **Total Units/Square Footage:** [Details]
- **Current Loan-to-Value (LTV):** [Percentage]%
- **Annual Net Operating Income (NOI):** $[Amount]
- **Current Debt Service Coverage Ratio (DSCR):** [Ratio]

Refinancing Objectives:

- Rate Optimization: Reducing interest rates from [Current Rate]% to target [Target Rate]%.
- Term Extension: Moving from short-term bridge financing to a [Number]-year fixed-rate term.
- Equity Harvest: Releasing $[Amount] in capital to fund the acquisition of [Target Property Type/Location].
- Operational Efficiency: Consolidating [Number] individual loans into a single blanket mortgage facility.

Management Experience:
[Company Name] has successfully managed real estate assets for [Number] years, maintaining an average occupancy rate of [Percentage]% and increasing portfolio value by [Percentage]% since acquisition.

Attached to this letter, you will find the following supporting documents:

- Detailed Schedule of Real Estate Owned (SREO)
- Three-year historical P&L statements
- Current Rent Rolls

- Appraisal summaries

We believe this refinancing strategy presents a low-risk opportunity for [Lender Name] to partner with a stable and growing entity. We look forward to discussing the terms and conditions of a potential term sheet.

Sincerely,

[Your Name]
[Your Title]
[Your Phone Number]
[Your Email Address]