

[Date]

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

Dear [Recipient Name],

As we begin the new year, I wanted to provide you with a comprehensive "Year-in-Review" Comparative Market Analysis (CMA) for your property at [Property Address].

The real estate market underwent significant shifts over the past twelve months. Understanding how these changes impacted your home's equity is essential for your long-term financial planning, whether you intend to sell soon or stay for years to come.

Market Summary for [Neighborhood/Area]:

- **Average Sales Price:** [Insert Amount] (Change of [X]% from last year)
- **Average Days on Market:** [Insert Number] days
- **Inventory Levels:** [High/Low/Balanced]

Based on recent sales of similar properties in your immediate area and current market trends, the estimated market value of your home as of [Current Date] is approximately **[\$Estimated Value]**.

Please find the detailed report attached, which includes photos and data on "Comparable Sales" that influenced this valuation. Keep in mind that this is an estimate; factors such as interior upgrades, specific lot positioning, and timing can further influence the final market price.

If you have questions about this report, are considering home improvements, or would like a more in-depth walkthrough of your property, I am here to help.

Thank you for your continued trust. I wish you a prosperous and happy new year.

Sincerely,

[Your Name]
[Your Title/Company]
[Your Phone Number]
[Your Email Address]
[Your Website]