

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Dear [Client Name],

I hope this letter finds you well. As part of my commitment to providing ongoing value to my clients, I have prepared your **Comprehensive Annual Property Review and Comparative Market Analysis (CMA)** for [Property Address].

The real estate market has seen significant shifts over the past twelve months. Understanding the current value of your home is essential, not just for a potential sale, but for your overall financial planning, insurance coverage, and wealth management.

Enclosed in this report, you will find:

- **Market Overview:** A summary of local real estate trends in your specific neighborhood.
- **Comparable Sales:** Data on similar properties that have recently sold, are currently active, or are under contract.
- **Estimated Valuation:** A calculated range of your property's current market value based on recent data.
- **Home Improvement ROI:** Insights into which upgrades currently offer the best return on investment for your specific area.

While online estimates can provide a generic starting point, they often lack the nuance of specific neighborhood dynamics and the unique features of your home. This CMA is tailored specifically to your property's unique characteristics.

Please review the attached documents. I would love to schedule a brief 10-minute call or a coffee meeting to discuss how these market changes affect your equity and to answer any questions you may have about the local landscape.

Thank you for your continued trust in my real estate services. I look forward to hearing from you soon.

Best regards,

[Your Name]

[Your Title/License Number]

[Your Company Name]

[Your Phone Number]

[Your Email Address]

[Your Website]