

[Date]

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

Subject: Unlock the Equity in Your Home at [Property Address]

Dear [Recipient Name],

As a homeowner, you have likely built significant equity in your property over the past few years. We are reaching out to show you how you can put that equity to work for you through a **Cash-Out Refinance**.

A cash-out refinance allows you to replace your current mortgage with a new one for more than you owe, taking the difference in tax-free cash. Many of our clients use these funds to:

- Consolidate high-interest credit card debt
- Fund home renovations or repairs
- Pay for education or medical expenses
- Invest in a new business or additional real estate

Your Estimated Opportunity:

- Current Estimated Home Value: \$[Amount]
- Potential Cash-Out Amount: Up to \$[Amount]

Our team is ready to provide you with a no-obligation quote and a breakdown of your potential savings. We can help you determine if this is the right financial move for your specific goals.

To learn more about your options, please call us at [Phone Number] or visit our website at [Website URL].

Sincerely,

[Your Name]
[Your Title]
[Company Name]
[NMLS Number]
[Phone Number]