

[Date]

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

Subject: Opportunity to Shorten Your Mortgage Term

Dear [Borrower Name],

We are writing to inform you of a new refinancing opportunity designed to help you pay off your home significantly faster. Based on current market conditions, you may be eligible to transition from your current mortgage into a shorter-term loan.

By switching to a [15-year/20-year] term, you could benefit from:

- **Substantial Interest Savings:** Pay thousands of dollars less in total interest over the life of the loan.
- **Faster Equity Growth:** Build ownership in your home at an accelerated pace.
- **Debt-Free Living:** Shave years off your current repayment schedule.

While shorter terms typically involve a higher monthly payment, the long-term financial benefits of becoming mortgage-free sooner are substantial.

To view your customized comparison and see how much time you can cut from your mortgage, please contact us at [Phone Number] or visit [Website URL].

Sincerely,

[Loan Officer Name]
[Company Name]
[NMLS Number]