

[Date]

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

Subject: Reduce Your Monthly Mortgage Payment with an FHA Streamline Refinance

Dear [Borrower Name],

Based on your current FHA loan history, you may be eligible to lower your monthly mortgage payments through the FHA Streamline Refinance program. This program is specifically designed to help current FHA homeowners reduce their interest rates with minimal documentation.

Key benefits of this program include:

- No new appraisal typically required.
- No income verification required in many cases.
- Reduced paperwork for a faster closing process.
- Lower monthly principal and interest payments.

Because you have already met the requirements for an FHA loan, the qualification process is significantly simplified. There are no out-of-pocket costs required to start the application.

To view your new estimated rate and monthly savings, please contact us at [Phone Number] or visit [Website URL].

Sincerely,

[Lender Name]
[Loan Officer Name]
[NMLS ID Number]
[Contact Email]