

[Date]

[Recipient Name]

[Recipient Address]

[City, State, Zip Code]

Subject: Important: Lower Interest Rate Refinance Opportunity

Dear [Recipient Name],

We are writing to inform you that current market interest rates have dropped below your existing mortgage rate. Based on our records, you may be eligible to refinance your current loan at a significantly lower rate.

Refinancing now could help you:

- Reduce your monthly mortgage payments.
- Decrease the total interest paid over the life of your loan.
- Switch from an adjustable rate to a stable fixed rate.
- Shorten your loan term to build equity faster.

Our records indicate your current rate is [Current Rate]%. We are currently offering rates as low as [New Rate]% for qualified borrowers.

This is a time-sensitive opportunity as market conditions fluctuate daily. To see your personalized savings and receive a no-obligation quote, please contact us at [Phone Number] or visit [Website URL].

We look forward to helping you save money on your home investment.

Sincerely,

[Your Name/Company Name]

[Title]

[Phone Number]

[Email Address]