

[Date]

[Recipient Name]

[Recipient Address]

[City, State, Zip Code]

Dear [Recipient Name],

Your home has likely increased in value recently, and you may be sitting on a significant amount of untapped equity. We are writing to invite you to explore a **Cash-Out Home Equity Refinance** opportunity that could put money directly into your pocket.

With a cash-out refinance, you can replace your current mortgage with a new one for more than you owe and take the difference in cash. This is a powerful way to use your home's value to achieve your financial goals.

**How you can use the cash:**

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

**Your Potential Opportunity:**

Estimated Home Value: [Estimated Value]

Estimated Cash Available: [Estimated Cash Amount]

This is a no-obligation consultation to see how much you qualify for. Please contact me at [Phone Number] or [Email Address] to discuss your options, or visit our website at [Website URL].

Sincerely,

[Your Name]

[Your Title]

[Company Name]

[NMLS Number]

Disclaimer: All loans are subject to credit approval. Terms and conditions apply.