

[Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

Subject: Urgent Notice Regarding Your Adjustable-Rate Mortgage (ARM)

Dear [Borrower Name],

Our records indicate that your current mortgage has an adjustable rate. We are reaching out because market conditions or your specific loan terms may soon lead to an increase in your monthly mortgage payment.

To protect yourself from future interest rate hikes and unpredictable payments, we recommend considering a refinance into a **Fixed-Rate Mortgage**. This will provide you with:

- A stable interest rate that never changes.
- A consistent monthly principal and interest payment.
- Long-term financial peace of mind.

Current fixed rates are competitive, and now is an ideal time to lock in your costs. Our team can provide a quick comparison to show you how much you could save over the life of your loan.

Please contact us at [Phone Number] or reply to this email at [Email Address] to discuss your options. There is no obligation to move forward, and the consultation is free.

Sincerely,

[Loan Officer Name]

[Company Name]

[NMLS Number]

[Phone Number]