[Date]

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

Subject: Reduce your mortgage term and save on interest

Dear [Borrower Name],

Are you looking to pay off your home sooner and save thousands of dollars in interest over the life of your loan? Based on our recent review of your mortgage account, you may be eligible to refinance your current [Current Term]-year mortgage into a shorter [Target Term]-year term.

By switching to a shorter-term mortgage, you can benefit from:

- **Significant Interest Savings:** Shorter-term loans typically offer lower interest rates than standard 30-year mortgages.
- **Faster Equity Growth:** Build ownership in your home at an accelerated pace.
- **Debt-Free Sooner:** Eliminate your monthly mortgage payment years ahead of schedule.

While a shorter term may result in a higher monthly payment, the long-term financial benefits are substantial. We can provide you with a side-by-side comparison to show exactly how much you could save.

To discuss your options or to receive a personalized quote, please contact me at [Phone Number] or [Email Address].

We look forward to helping you reach your financial goals.

Sincerely,

[Your Name]
[Your Title]
[Company Name]
[NMLS Number]