

[Date]

[Borrower Name]

[Property Address]

[City, State, Zip Code]

Subject: Important Notice Regarding Your FHA Mortgage Refinance Options

Dear [Borrower Name],

Our records indicate that you currently have an FHA-insured mortgage. You may be eligible to lower your monthly mortgage payments through the FHA Streamline Refinance program.

This program is designed to simplify the refinance process for existing FHA homeowners. Key benefits of the FHA Streamline Refinance include:

- No appraisal required in most cases.
- Reduced documentation for income and employment verification.
- Lower monthly mortgage insurance premiums (if applicable).
- Minimal out-of-pocket costs.

Because you have maintained a consistent payment history on your current loan, you are a prime candidate for this opportunity. By reducing your interest rate, you could potentially save hundreds of dollars each month.

To view your estimated savings and confirm your eligibility, please contact us at [Phone Number] or visit our website at [Website URL].

Sincerely,

[Your Name/Company Name]

[Title]

[NMLS ID Number]

[Contact Information]