[Date]

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

Subject: Significant Rate Drop Available for Your Jumbo Mortgage

Dear [Borrower Last Name],

I am writing to inform you that interest rates for Jumbo Loans have recently decreased. Based on our records, your current mortgage at [Property Address] may be eligible for a refinance that could significantly lower your monthly payments.

Because Jumbo Loan limits exceed standard conforming guidelines, even a small reduction in your interest rate can result in substantial interest savings over the life of your loan. With current market trends, now is an ideal time to review your options.

Refinancing your Jumbo Loan could allow you to:

- Lower your monthly mortgage payment.
- Reduce your total interest expense.
- Switch from an Adjustable-Rate Mortgage (ARM) to a Fixed-Rate Loan.
- Consolidate high-interest debt or access home equity.

We can provide a no-obligation benefit analysis to show you exactly how much you can save. To get started, please call me at [Phone Number] or reply to this email at [Email Address].

I look forward to helping you maximize your home investment.

Sincerely,

[Loan Officer Name]
[Company Name]
[NMLS Number]
[Phone Number]
[Email Address]