

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Dear [Client Name],

I am writing to provide you with a personalized Equity Analysis for your property located at [Property Address]. Given the current market conditions, I wanted to show you how much wealth you have built in your home and compare your two primary options for leveraging that value: selling or refinancing.

Property Value Summary:

- Estimated Market Value: \$[Amount]
- Current Mortgage Balance: \$[Amount]
- **Estimated Net Equity: \$[Amount]**

Option 1: Sell and Reinvest

By selling your home in today's market, you could potentially walk away with approximately \$[Net Proceeds] after closing costs. These funds could be used to purchase a new home that better fits your lifestyle, invest in other assets, or diversify your portfolio.

Option 2: Refinance and Retain

If you prefer to stay in your current home, a cash-out refinance would allow you to access up to \$[Amount] of your equity. This capital could be used for home improvements, debt consolidation, or a down payment on an investment property, all while keeping your current residence.

Comparative Analysis:

[Insert brief table or bullet points comparing monthly payments, interest rates, and long-term wealth projections for both scenarios].

Every financial situation is unique. I have attached a detailed breakdown of these figures for your review. I would welcome the opportunity to discuss which strategy aligns best with your long-term financial goals.

Are you available for a brief call or meeting this week to go over these numbers?

Best regards,

[Your Name]

[Your Title]

[Your Company Name]

[Your Phone Number]

[Your Email Address]