

[Date]

Dear [Recipient Name],

I am writing to provide you with a crucial update regarding the current real estate market and how recent shifts in interest rates are directly affecting your purchasing power.

As interest rates fluctuate, the "cost of waiting" has become a significant factor for many buyers. Even a small percentage change in mortgage rates can result in a substantial difference in your monthly payment and the total loan amount for which you qualify. Currently, the market is showing [mention if rates are stabilizing, rising, or falling], which creates a unique window of opportunity for those prepared to move forward.

How this affects you:

- **Monthly Budget:** Lower rates mean more of your payment goes toward the principal rather than interest.
- **Inventory Access:** Understanding your current purchasing power allows us to target homes that fit your financial goals before competition increases.
- **Refinancing Options:** Remember the saying, "Marry the house, date the rate." Buying now secures the home price, with the option to refinance if rates drop in the future.

I have attached a personalized "Purchasing Power Breakdown" based on today's market averages. This will help you see exactly how different price points align with your preferred monthly investment.

If you would like to review your specific numbers or discuss a strategy to navigate these rate changes, please reply to this email or call me at [Your Phone Number].

Best regards,

[Your Name]

[Your Title]

[Your Company Name]

[Your Website/Contact Info]