

[Your Company Name]  
[Your Company Address]  
[City, State, Zip Code]  
[Phone Number]  
[Email Address]

[Date]

[Recipient Name]  
[Recipient Address]  
[City, State, Zip Code]

**Subject: Important Update: Mortgage Rates Have Decreased**

Dear [Recipient Name],

I am writing to inform you of a significant and favorable shift in the mortgage market. Interest rates have recently decreased, providing a prime opportunity for you to save money on your monthly mortgage payments or secure a new home loan at a lower cost.

Whether you are currently looking to purchase a new home or considering refinancing your existing mortgage, these lower rates could translate into substantial long-term savings. Our team is monitoring these market trends closely to ensure our clients take full advantage of these improved conditions.

**What this means for you:**

- Lower monthly mortgage payments.
- Reduced total interest paid over the life of your loan.
- Increased purchasing power for your next home.

If you would like to see how these new rates impact your specific situation, please contact me at [Your Phone Number] or reply to this email. We can provide a quick, no-obligation comparison to show you exactly how much you could save.

We look forward to helping you achieve your financial goals.

Sincerely,

[Your Name]  
[Your Title]  
[NMLS Number, if applicable]