

[Date]

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

Subject: Urgent: Opportunities to Lower Your Mortgage Rate

Dear [Borrower Name],

When you closed on your mortgage for [Property Address], interest rates were at a historical peak. We are writing to inform you that market conditions have shifted, and you may now be eligible to significantly reduce your monthly payment through our **Post-High Rate Refinance Program**.

Because you secured your loan during the recent period of elevated rates, you are a primary candidate for a rate reduction. Refinancing now could allow you to:

- Lower your monthly principal and interest payment.
- Reduce the total interest paid over the life of your loan.
- Switch from an Adjustable-Rate Mortgage (ARM) to a stable Fixed-Rate loan.
- Access equity for home improvements or debt consolidation.

As a valued client, we have your previous file on hand, which may allow us to expedite your application and potentially waive certain closing costs or appraisal requirements.

Next Steps:

To see your personalized savings estimate, please contact us at [Phone Number] or visit our online portal at [Website URL]. There is no obligation to review your options.

We look forward to helping you save money on your home investment.

Sincerely,

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

Disclaimer: This is not a commitment to lend. All loans are subject to credit approval and property appraisal. Terms and conditions apply.