

[Date]

[Investor Name]
[Investor Address]
[City, State, Zip]

Dear [Investor Name],

As interest rates continue to fluctuate, I am reaching out to discuss a strategic shift in how we approach your real estate portfolio. While rising rates often cause temporary market cooling, they also create specific opportunities for prepared investors to capture high-yield assets with less competition.

Our current "Rate Shift Strategy" focuses on three primary pillars:

- **Creative Financing:** Utilizing seller carry-backs, loan assumptions, and "subject-to" acquisitions to bypass traditional high-interest bank debt.
- **Equity Harvesting:** Reviewing your current holdings to identify underperforming assets that can be liquidated or exchanged into higher cash-flow opportunities.
- **Value-Add Repositioning:** Focusing on properties where forced appreciation through renovations outweighs the cost of capital.

I have identified [Number] properties in the [Market Name] area that align perfectly with this shift. These assets offer strong debt-coverage ratios even in the current lending environment.

Are you available for a brief 15-minute call on [Day of Week] at [Time] to review these opportunities and adjust your acquisition criteria?

Best regards,

[Your Name]
[Your Company]
[Your Phone Number]
[Your Email Address]