

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

[Date]

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

Subject: Great News: Lower Interest Rates for Your First Home

Dear [Client Name],

I am reaching out because there has been a favorable shift in mortgage interest rates that directly benefits first-time homebuyers like you.

As we discussed previously, timing is a key factor in affordability. With this recent dip in rates, your projected monthly payment may be lower than originally estimated, or your total purchasing power may have increased. This shift could allow you to look at homes that were previously just outside of your budget or help you save significantly over the life of your loan.

I would like to run some updated numbers for you to show exactly how these new rates impact your goals. Whether you are ready to start touring homes again or just want to see your updated pre-approval amount, I am here to help.

Are you available for a brief call this week to review your options?

Best regards,

[Your Signature]

[Your Name]
[Your Title]