[Date]

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

Dear [Client Name],

I am writing to provide you with an important update regarding recent shifts in the real estate market. As you may have seen in the news, interest rates have begun to rise, and this change is beginning to influence local market dynamics.

While interest rates are higher than they were last year, it is important to understand how this impacts your specific goals:

- **For Buyers:** Higher rates may adjust your monthly purchasing power. However, a rising rate environment often leads to less competition and more room for negotiation with sellers.
- **For Sellers:** We are seeing a shift from a "frenzied" market to a more "balanced" one. Proper pricing and presentation are now more critical than ever to attract qualified buyers who are locked into current rates.

Every market cycle presents unique opportunities. Whether you are looking to buy, sell, or simply want to know the current value of your home in this changing climate, I am here to provide a detailed analysis of your options.

Please feel free to reach out to me directly at [Phone Number] or [Email Address] to discuss how these economic changes affect your real estate plans.

Best regards,

[Your Name]
[Your Title]
[Company Name]