

[Date]

[Recipient Name]

[Recipient Address]

[City, State, Zip Code]

Subject: How Current Interest Rates Affect Your Real Estate Goals

Dear [Recipient Name],

I am writing to provide you with an update on the current real estate market and how recent shifts in interest rates may impact your property value and purchasing power.

As you may be aware, interest rates play a significant role in the housing market. Here is how the current landscape affects you:

- **For Buyers:** Higher rates can decrease your monthly borrowing power, but they often lead to less competition and more room for price negotiations.
- **For Sellers:** While rising rates can slightly cool demand, inventory remains low in our area, which helps maintain strong property values.
- **For Homeowners:** Understanding your current equity is more important than ever if you are considering a refinance or a move to a new home.

Every situation is unique. Whether you are looking to buy, sell, or simply want to know what your home is worth in today's market, I am here to help you navigate these changes.

Please feel free to reach out to me at [Phone Number] or [Email Address] for a complimentary market analysis or to discuss your real estate goals.

Sincerely,

[Your Name]

[Your Title/Company]

[License Number if applicable]