

Early Settlement Offer for Balloon Mortgage

Date: [Insert Date]

To: [Borrower's Name]
[Borrower's Address]
[City, State, Zip Code]

Dear [Borrower's Name],

We hope this letter finds you well. As your mortgage lender, we are reaching out to discuss your current balloon mortgage agreement with us, numbered [Loan Number].

We understand that circumstances can change, and you may be considering options for early payoff of your loan. We are pleased to offer you an early settlement option that could benefit you financially.

As per our records, your balloon payment is due on [Due Date] for an amount of [Balloon Amount]. We are willing to negotiate a settlement amount of [Proposed Settlement Amount] if you choose to pay off the mortgage by [Settlement Date]. This offer is contingent upon your acceptance by [Acceptance Deadline].

By taking advantage of this offer, you can save on additional interest costs and free yourself from this mortgage obligation earlier than planned.

Please contact us at [Phone Number] or [Email Address] to discuss this offer further or to accept the terms. We look forward to assisting you during this process.

Thank you for your continued trust in us as your mortgage lender.

Sincerely,

[Your Name]
[Your Title]
[Company Name]
[Company Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]