

Letter of Offer for Reduced Mortgage Interest Rate

Date: [Insert Date]

[Borrower's Name]

[Borrower's Address]

[City, State, Zip]

Dear [Borrower's Name],

We are pleased to inform you that we are offering a reduced mortgage interest rate on your loan account #[Loan Number]. After reviewing your current mortgage terms and payment history, we believe you are eligible for a new interest rate of [New Rate]%.

This reduced interest rate would take effect on [Effective Date] and could result in savings of [Estimated Savings Amount] over the life of your mortgage. Your new monthly payment would be approximately [New Monthly Payment].

To accept this offer, please sign and return the enclosed agreement by [Response Deadline]. If you have any questions, please feel free to contact our office at [Contact Number] or [Email Address].

Thank you for being a valued customer. We look forward to continuing to serve your mortgage needs.

Sincerely,

[Your Name]

[Your Title]

[Lender's Company Name]

[Company Address]

[City, State, Zip]

[Phone Number]

[Email Address]