

# Special Loan Terms Letter

Date: [Insert Date]

Recipient Name: [Insert Name]

Address: [Insert Address]

City, State, Zip: [Insert City, State, Zip]

Dear [Recipient Name],

We are pleased to inform you that, based on your status as a retired applicant, you qualify for our special loan terms designed to accommodate your financial needs during retirement.

The special terms include:

- Lower interest rates at [Insert Rate]% for the duration of the loan.
- Flexible repayment options tailored to your income schedule.
- Deferred payment options for up to [Insert Number] months, if needed.
- No prepayment penalties should you choose to pay off the loan early.

To proceed, please contact our office at [Insert Phone Number] or email us at [Insert Email Address]. We are here to assist you every step of the way.

Thank you for considering us as your financial partner. We look forward to helping you achieve your goals.

Sincerely,

[Your Name]

[Your Title]

[Company Name]

[Company Address]

[Company Phone Number]