

Important Notice: Mortgage Interest Rate Adjustment

Date: [Insert Date]

Dear [Borrower's Name],

We hope this message finds you well. We are writing to inform you of an upcoming shift in the interest rates associated with your mortgage loan with us.

As of [Effective Date], the interest rate on your mortgage will change from [Current Interest Rate]% to [New Interest Rate]%. This adjustment is due to [Reason for Rate Change, e.g., changes in market conditions, Federal Reserve policy, etc.].

Your new monthly payment amount will be [New Payment Amount], effective on your next billing cycle. We encourage you to review your mortgage terms and your financial standing to better understand the impact of this change.

If you have any questions or wish to discuss your mortgage options further, please do not hesitate to contact us at [Contact Information]. Our team is here to assist you.

Thank you for your understanding.

Sincerely,

[Your Name]

[Your Position]

[Company Name]

[Company Contact Information]