

Important Information About Your Mortgage Rate

Date: [Insert Date]

[Borrower's Name]

[Borrower's Address]

[City, State, Zip Code]

Dear [Borrower's Name],

We are writing to inform you that you have been identified as a mortgage borrower who may be subject to risk-based pricing. This means that your loan terms, including interest rates, may differ from those of other borrowers based on various risk factors.

Your current mortgage application reflects a rate of [Insert Rate]% based on a review of your credit history and other relevant factors. This rate differs from our standard pricing due to [briefly explain reasons, e.g., credit score, debt-to-income ratio, etc.].

We believe in transparent communication and want to ensure you are informed about the influences on your mortgage pricing. Should you have any questions regarding this information or wish to discuss your current loan options, please do not hesitate to reach out to us.

Thank you for choosing [Lender's Name] for your mortgage needs.

Sincerely,

[Your Name]

[Your Title]

[Lender's Name]

[Contact Information]