

# Loan Refinancing Proposal

Date: [Insert Date]

To: [Recipient's Name]

From: [Your Name]

Subject: Proposal for Variable-Rate Loan Refinancing

Dear [Recipient's Name],

I hope this message finds you well. I am writing to propose a refinancing option for your current variable-rate loan. Given the recent market trends and interest rate fluctuations, I believe a refinancing strategy could be beneficial for your financial situation.

Details of the Proposal:

- Current Loan Amount: \$[Insert Amount]
- Current Interest Rate: [Insert Current Rate]% (variable)
- Proposed New Interest Rate: [Insert Proposed Rate]% (variable)
- Loan Term: [Insert Terms] years
- Estimated Monthly Payment: \$[Insert Estimated Payment]

This refinancing option could potentially save you [Insert Amount] in interest payments over the life of the loan and may provide a lower monthly payment, allowing you greater flexibility in your budget.

I would be grateful for the opportunity to discuss this proposal further and answer any questions you might have. Please let me know a convenient time for us to connect.

Thank you for considering this refinancing proposal. I look forward to your response.

Sincerely,

[Your Name]

[Your Contact Information]

[Your Company Name]