

It's A Great Time To Think About
Refinancing



Tom Johnson
Sample Mortgage Company
100 Sample Street
Sample City XX 55555-5555

Borrower Name
Street Address
City, ST Zip

Interest Rates Are Down Again!

Dear <<Borrower and Coborrower>>,

It's a big part of my job, as your financial advisor, to study the important trends in the market and identify opportunities for improving your financial situation. Right now interest rates are remarkably low as a consequence of recent action taken by the Federal Reserve. In my view, this may be a great time for you to refinance your home.

Please let me know if I can help you or any of your family and friends at this advantageous time.

Thank you for your trust in me. I look forward to hearing from you.

Sincerely,

Tom Johnson



Tom Johnson
Loan Consultant
(555) 111-1111
tjohnson@email.tld

