

## The Advisor To Client Intro Letter

Dear \_\_\_\_\_,

As you probably know, interest rates have been on the rise throughout this year. And though mortgage rates are not as low as last year, the mathematics of refinancing at today's rate can still make sense for some borrowers.

But the decision to refinance your home loan isn't just a question of rates, points, closing costs and loan programs. Refinancing can affect other aspects of your financial picture - positively and negatively - including your liquidity, taxes, and overall debt and investment strategy.

As I don't have any professional expertise in this area, I have referred clients wishing to consider the benefits of refinancing, to John Smith at ABC Mortgage. John has a wealth of knowledge and experience in helping clients make smart choices when selecting a loan program, regardless of whether it is a refinance or a purchase transaction. His overall goal is to help you integrate the mortgage you select into your long and short-term investment strategies and your payment and equity objectives.

I recommend that all my clients start with John's Mortgage Fitness Checkup. This is a free service offered to my clients by John, and it only takes roughly 20 minutes. At the end, John will be able to help you and me make smart decisions about your mortgage now, and well into the future as we chart and manage your financial plan.

If you would like to take advantage of this exciting program, understand first that I endorse it strongly. You may call John toll free at 1-888-123-4567, let him know your access client code (which for my clients is 1234), and he will take it from there. When he has completed the meeting, he and I will discuss our strategy to help you manage the largest debt of your life.

Warm Regards.