**[xxx] FREE Lunch? (Email #12)**

Hi {FIRST NAME},

There’s an old adage I always think of when I see the windows of retail banks.

“There’s no such thing as FREE lunch”

And it’s especially true when it comes to refinancing and mortgages.

On your way to work you might have seen some of the high street banks offer a “no-cost” refinance loans. While the terms differ from loan to loan **none** of them are FREE...

And here’s why: lending takes a lot of paperwork.

That’s a fact.

And filling of all that paperwork costs money…

Be wary if you see the “no-cost” loans because it’s not just false advertising - it means hidden fees.

I’ll cover the hidden fees in an upcoming email, so you know what to look out for.

Bye for now,

{REAL NAME FROM CLIENT COMPANY}

**P.S.**

I have something you… you can use right away to make your refinancing easier.

The clue is in “X-Files”

And it will be all yours tomorrow.