

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
[Bank's Name]
[Bank's Address]
[City, State, Zip Code]

Subject: Request for Home Equity Refinancing

Dear [Loan Officer's Name or "To Whom It May Concern"],

I hope this letter finds you well. I am writing to formally request information and assistance regarding refinancing the home equity on my property located at [Property Address].

Currently, I have a home equity loan with an outstanding balance of [Loan Amount] and would like to explore options for refinancing this loan. My goal is to [briefly explain purpose - lower monthly payments, access additional funds, consolidate debt, etc.].

My property has appreciated in value, and I believe there may be favorable terms available for refinancing. Please find attached the necessary documents for your review, including my income verification and current mortgage statement.

I would appreciate your prompt attention to this request and look forward to discussing the refinancing options available to me. Please feel free to contact me at [Your Phone Number] or [Your Email Address].

Thank you for your assistance.

Sincerely,

[Your Name]
[Your Signed Name (if sending a hard copy)]