

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

Subject: Home Equity Loan Refinance Request

Dear [Loan Officer's Name or Customer Service Department],
I hope this letter finds you well. I am writing to formally request a
refinance of my existing home equity loan (Loan Number: [Your Loan
Number]) with [Bank Name].

I have been a customer since [Year], and I would like to take advantage
of the current market rates. My goal is to lower my monthly payments and
reduce the overall interest I am paying.

I kindly ask for you to provide me with options available for
refinancing, including potential rates and terms. I am ready to provide
any necessary documentation required to expedite this process.

Thank you for your assistance. I look forward to your prompt response.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]