

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

[Recipient Name]
[Bank/Lender Name]
[Bank/Lender Address]
[City, State, ZIP Code]

Subject: Request for Home Equity Refinance

Dear [Recipient Name],

I hope this letter finds you well. I am writing to formally request a refinance of my home equity loan for my property located at [Property Address].

I believe that the current market conditions and my improved credit situation may allow me to secure more favorable terms. My loan details are as follows:

- Loan Number: [Loan Number]
- Current Balance: [Current Balance]
- Interest Rate: [Current Interest Rate]

I am interested in exploring options to lower my interest rate and monthly payments, or possibly to access additional funds for [brief explanation of intended use, e.g., home improvements, debt consolidation].

Please let me know the necessary steps to initiate this refinance process. I appreciate your attention to this matter and look forward to your prompt response.

Thank you for your assistance.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]