

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

Dear [Recipient Name],

I hope this letter finds you well. I am writing to inquire about the possibility of refinancing my home equity loan with [Bank Name].

I currently hold a loan with [Loan Amount] and would like to explore opportunities for refinancing to take advantage of [specific reasons such as lower interest rates, better terms, etc.].

Please find my account details below for your reference:

- Account Number: [Your Account Number]
- Property Address: [Your Property Address]

I would appreciate any information you could provide regarding the refinancing process, current rates, and any eligibility requirements I should be aware of.

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

Sincerely,  
[Your Name]