

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

[Recipient's Name]
[Recipient's Title]
[Bank or Lender's Name]
[Bank or Lender's Address]
[City, State, Zip Code]

Subject: Home Equity Refinance Request

Dear [Recipient's Name],

I hope this letter finds you well. I am writing to formally request a refinance of my existing home equity loan under the account number [Your Account Number].

Since [the date you took the loan], my financial situation has changed, and I believe that refinancing will provide me with a more favorable interest rate and terms better suited to my current needs.

I would appreciate it if you could provide me with information regarding the refinancing options available, including current rates, terms, and the steps necessary to proceed with this request.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]