

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

[Mortgage Lender's Name]  
[Mortgage Lender's Address]  
[City, State, Zip Code]

Dear [Mortgage Lender's Name],

Subject: Home Equity Refinance Request

I hope this letter finds you well. I am writing to formally request a home equity refinance for my property located at [Property Address]. I am seeking to leverage the equity built in my home to achieve [specific reason for refinancing, e.g., lower interest rate, home improvements, debt consolidation, etc.].

As of [Current Date], the following are the pertinent details of my current mortgage:

- Current Loan Amount: [Current Loan Amount]
- Current Interest Rate: [Current Interest Rate]
- Loan Term: [Loan Term]
- Current Monthly Payment: [Current Monthly Payment]

The estimated value of my home is [Estimated Home Value], which provides a significant equity cushion for this refinancing process.

I would like to discuss potential refinancing options available to me and any necessary documentation you may require. Please let me know a convenient time for us to connect or feel free to reach me at [Your Phone Number].

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)]