

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

[Recipient's Name]
[Recipient's Title]
[Bank/Financial Institution Name]
[Bank Address]
[City, State, Zip Code]

Dear [Recipient's Name],

Subject: Home Equity Refinance Application

I hope this letter finds you well. I am writing to formally submit my application for refinancing my home equity loan with [Bank/Financial Institution Name].

****Property Details:****

- Property Address: [Property Address]
- Current Loan Amount: [Current Loan Amount]
- Estimated Property Value: [Estimated Property Value]

I am interested in refinancing in order to [briefly explain your reason e.g., secure a lower interest rate, consolidate debt, etc.]. After researching various options, I believe that your institution offers competitive rates and excellent customer service that align with my needs.

I have attached the necessary documents including my income verification, credit report, and any other relevant financial information required for processing my application.

Please let me know if any additional information is needed to facilitate this process. I look forward to your prompt response regarding my refinancing application.

Thank you for your attention to this matter.

Sincerely,

[Your Name]
[Your Signature (if sending a hard copy)]
[Your Title (if applicable)]