

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
[Bank/Lender's Name]
[Bank/Lender's Address]
[City, State, Zip Code]

Subject: Request for Home Equity Refinance

Dear [Bank/Lender's Name or Loan Officer's Name],
I hope this message finds you well. I am writing to express my interest in refinancing my existing home equity loan with [Bank/Lender's Name]. Below are the details of my current loan and the reasons for my refinance request:

****Current Loan Information:****

- Loan Number: [Your Loan Number]
- Property Address: [Your Property Address]
- Current Balance: [Current Loan Balance]
- Interest Rate: [Current Interest Rate]
- Monthly Payment: [Current Monthly Payment]

****Reasons for Refinancing:****

- [Reason 1: e.g., Lower interest rate]
- [Reason 2: e.g., Cash-out for home improvements]
- [Reason 3: e.g., Consolidating debt]

I would appreciate your guidance on the steps needed to initiate this refinance process and any documentation that may be required. Please let me know if we can schedule a meeting or phone call to discuss this in further detail.

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

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]