

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

Dear [Recipient's Name],

Subject: Request for Home Equity Refinance

I hope this message finds you well. I am writing to formally request a refinancing of my home equity loan for my property located at [Property Address].

Due to [reason for refinance, e.g., lower interest rates, better financial situation], I believe that refinancing will benefit both myself and [Bank/Financial Institution's Name]. My current loan details are as follows:

- Loan Number: [Your Loan Number]
- Current Loan Amount: [Current Loan Amount]
- Interest Rate: [Current Interest Rate]

I would like to inquire about the following options:

- Potential new interest rates
- Loan terms available
- Any associated fees or costs

Please let me know what documentation you may need from me to facilitate this process. I appreciate your attention to this matter and look forward to your response.

Thank you for considering my request.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]