

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
[Loan Officer's Name]
[Bank/Lending Institution Name]
[Bank Address]
[City, State, Zip Code]

Dear [Loan Officer's Name],

I hope this message finds you well. I am writing to formally request the refinancing of my home equity loan.

Property Address: [Your Property Address]

Current Loan Number: [Your Loan Number]

I am seeking to refinance my existing home equity loan to secure a more favorable interest rate and potentially reduce my monthly payments. After reviewing my financial situation, I believe that refinancing at this time would be beneficial for my long-term financial health.

I appreciate your assistance in this matter and look forward to discussing the available options. Please let me know what documentation you require to initiate this process.

Thank you for your attention to this request.

Sincerely,
[Your Name]