

Letter of Appeal

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Lender's Name]

[Lender's Institution]

[Institution's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally appeal the denial of my application for a Home Equity Line of Credit (HELOC) dated [insert application date]. I appreciate your consideration of my application and the information provided in the denial letter dated [insert denial date]. While I understand the reasons for the denial, I respectfully request a reevaluation of my application based on the following points:

- [Briefly explain your reasons, such as improved financial stability, additional income, or corrected information.]
- [Provide any supporting documentation or evidence that strengthens your case.]
- [Mention if you have made any financial improvements or changes since the original application.]

I believe that a reassessment of my application, taking into account the points mentioned above, could lead to a positive outcome. I am hopeful that you will review my circumstances once again and reconsider my request for a Home Equity Line of Credit.

Thank you for your time and attention to my appeal. I look forward to your prompt response.

Sincerely,

[Your Name]