

[ADDRESS]  
[PHONE NUMBER]  
[DATE]

To whom it may concern,

**Re: Cash-out refinance for [NAME]. Reference number: [YOUR APPLICATION REFERENCE NUMBER]**

This letter is an explanation of the cash-out refinance for *[NAME]*.

The reasons for the cash out are *[INSERT PROPOSED USE FOR YOUR CASHED-OUT HOME EQUITY. BE SPECIFIC BUT SUCCINCT]*.

Doing so will ultimately *[EXPLAIN THE VALUE OF YOUR PROPOSED USE, E.g. LOWER MONTHLY DEBTS, IMPROVE PROPERTY VALUE, Etc.]*.

Sincerely,

[SIGNATURE]

[NAME]  
[PHONE NUMBER]  
[\[EMAIL\]](#)