

[Your Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

[Lender Name]
[Lender Address]
[City, State, Zip Code]

RE: Request for Truth in Lending Act (TILA) Disclosures

Account Number: [Your Account Number]

To Whom It May Concern,

I am writing to formally request a complete copy of the Truth in Lending Act (TILA) disclosure statement and all related closing documents associated with my Home Equity Line of Credit (HELOC) account mentioned above.

Under the Truth in Lending Act (Regulation Z, 12 CFR Part 1026), lenders are required to provide clear and accurate disclosures regarding the terms of the credit, including but not limited to:

- The Annual Percentage Rate (APR).
- The finance charges and total cost of credit.
- The payment schedule and total of payments.
- The existence of any variable rate features.
- The terms of my right to rescind the transaction.

Please provide these documents to me within [Number, e.g., 10] business days of receiving this letter. If there are any fees associated with reproducing these documents, please notify me in advance.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]