

[Date]

[Applicant 1 Name]

[Applicant 2 Name]

[Mailing Address]

[City, State, Zip Code]

Subject: Notice of Approval - Joint Home Equity Line of Credit (HELOC)

Dear [Applicant 1 Name] and [Applicant 2 Name],

Congratulations. We are pleased to inform you that your joint application for a Home Equity Line of Credit (HELOC) has been approved. Below are the specific terms and details of your new credit line:

- **Account Number:** [Account Number]
- **Credit Limit:** \$[Amount]
- **Variable Interest Rate:** [Percentage]%
- **Draw Period:** [Number] years
- **Repayment Period:** [Number] years
- **Property Address:** [Address of Collateral]

To finalize the activation of your line of credit, both applicants are required to attend a closing appointment to sign the final loan documents. Please contact your loan officer at [Phone Number] or [Email] to schedule a convenient time.

Please ensure you bring a valid government-issued photo ID for both parties to the closing. If there are any outstanding conditions or documents requested by our underwriting department, they must be provided prior to or at the time of signing.

We look forward to assisting you with your financial needs. Thank you for choosing [Bank/Lender Name].

Sincerely,

[Officer Name]

[Title]

[Bank/Lender Name]