

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

[Date]

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

**Subject: Exclusive Introductory Offer for a Variable Rate Home Equity Line of Credit**

Dear [Recipient Name],

Because you are a valued customer, we are pleased to offer you a special introductory rate on a new Home Equity Line of Credit (HELOC). Put your home's equity to work for you with a flexible line of credit designed to meet your financial goals.

**Your Limited-Time Offer:**

- **Introductory APR:** [Introductory Rate]% for the first [Number] months.
- **Current Variable APR:** As low as [Standard Rate]% after the introductory period.
- **Credit Limit:** Up to \$[Credit Amount] based on your home's equity.
- **Closing Costs:** [e.g., No closing costs / Reduced closing costs].

**Why Choose a HELOC?**

A HELOC provides you with a revolving credit line that you can use as needed. Whether you are planning home renovations, consolidating high-interest debt, or preparing for unexpected expenses, you only pay interest on the amount you actually borrow.

**Important Rate Information:**

The introductory rate is fixed for the initial period. After that, the rate will transition to a variable APR based on the Prime Rate as published in the Wall Street Journal, plus a margin. This rate may change monthly but will never exceed [Maximum APR]%.

**How to Apply:**

This offer expires on [Expiration Date]. To take advantage of these rates, you can:

- Apply online at: [Website URL]
- Call us at: [Phone Number]
- Visit us at: [Local Branch Address]

Sincerely,

[Sender Name]

[Title]

[Lender Name]

---

**Disclosures:** Rates and terms are subject to credit approval and collateral evaluation. The variable APR is based on the Prime Rate plus a margin. Minimum and maximum credit limits apply. Home insurance is required. Consult your tax advisor regarding the deductibility of interest.