

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

[Date]

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

**Subject: You are Pre-Approved for a Home Equity Line of Credit!**

Dear [Customer Name],

Because you are a valued client, we are pleased to inform you that you have been pre-approved for a Home Equity Line of Credit (HELOC) with a credit limit of up to \$[Amount].

Your home's equity is a powerful tool. Whether you are planning home renovations, consolidating high-interest debt, or preparing for unexpected expenses, our HELOC provides the flexibility you need with these exclusive benefits:

- **Low Introductory Rate:** [Rate]% APR for the first [Number] months.
- **No Closing Costs:** Save on upfront fees.
- **Easy Access:** Draw funds whenever you need them using checks or online transfers.
- **Interest-Only Payments:** Available during the draw period.

**How to Claim Your Offer:**

This offer is valid until [Expiration Date]. To activate your line of credit, you can:

1. Visit our website at [URL] and enter your unique offer code: **[Offer Code]**.
2. Call us at [Phone Number] to speak with a loan specialist.
3. Stop by your local branch at [Branch Location].

Put your home to work for you today. We look forward to helping you reach your financial goals.

Sincerely,

[Name/Signature]  
[Title]  
[Bank Name]

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**Disclosures:** Pre-approval is based on a preliminary review of your credit profile. Final approval is subject to verification of income, debt-to-income ratio, and a property valuation. Rates and terms are subject to change. Property insurance is required. [Additional Legal Verbiage]