

Date: [Date]

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

Subject: Exclusive Prequalification for VIP Home Equity Line of Credit

Dear [Client Last Name],

Based on your established relationship with [Financial Institution Name], we are pleased to inform you that you have been prequalified for a VIP Home Equity Line of Credit (HELOC).

As a valued client, you have been selected for the following preferred terms:

- Prequalified Credit Limit: Up to \$[Amount]
- Introductory APR: [Rate]% for the first [Number] months
- Variable Rate thereafter: As low as [Rate]%
- Closing Cost Waiver: [Yes/No]

A HELOC allows you to leverage the equity in your home for major expenses such as home improvements, debt consolidation, or investment opportunities, while only paying interest on the funds you choose to use.

This prequalification is based on a preliminary review of your credit profile. Final approval is subject to a formal application, property appraisal, and verification of income and assets.

To activate your VIP status and begin the expedited application process, please contact your dedicated Private Banker, [Banker Name], at [Phone Number] or visit our secure portal at [Website URL].

Thank you for your continued loyalty.

Sincerely,

[Sender Name]  
[Title]  
[Financial Institution Name]

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Disclaimer: This is a prequalified offer and not a guarantee of credit. Final terms depend on collateral value and updated credit information. NMLS #[Number]. Equal Housing Lender.