

[Date]

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

Subject: Limited Time Offer: Get a HELOC with Zero Closing Costs

Dear [Recipient Name],

Your home has likely increased in value, and now is the perfect time to put that equity to work for you. Whether you are planning a home renovation, consolidating high-interest debt, or preparing for major expenses, our Home Equity Line of Credit (HELOC) provides the flexibility you need.

For a limited time, we are pleased to offer a **Zero Closing Cost** promotion. This means you can secure your credit line without the burden of upfront appraisal fees, title charges, or application costs.

Why choose our HELOC?

- **No Closing Costs:** Pay \$0 in closing fees for lines up to \$[Amount].
- **Low Variable Rates:** Enjoy competitive interest rates tailored to your credit profile.
- **Pay Only for What You Use:** Interest is only charged on the balance you actually borrow.
- **Potential Tax Benefits:** Interest paid may be tax-deductible (consult your tax advisor).

This special offer is available until [Expiration Date]. Don't miss this opportunity to access your home's value with no out-of-pocket expenses.

Ready to get started?

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

Sincerely,

[Officer Name]
[Title]
[Bank/Company Name]

Disclosure: [Insert legal disclaimer regarding credit approval, APR, property insurance requirements, and early closure fees if applicable.] Equal Housing Lender. NMLS #[Number].