

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Your Phone Number]  
[Your Email]

[Date]

[Lender Name]  
[Lender Department]  
[Lender Address]  
[City, State, Zip Code]

**RE: Notice of Frozen Home Equity Line of Credit (HELOC)**

Account Number: [Your Account Number]

Dear [Customer Service Department/Contact Name],

I am writing to formally inquire about the current status of my Home Equity Line of Credit (HELOC) associated with the property located at [Property Address]. I was recently notified that my ability to draw funds from this line of credit has been suspended or frozen.

I request a detailed written explanation regarding the specific reasons for this action. If the freeze is due to a perceived decline in property value, I request a copy of the valuation or appraisal used to make this determination. If the freeze is related to credit standing, please provide the specific information used from my credit report.

Furthermore, please provide the specific steps or documentation required on my part to reinstate the line of credit to its full previous limit. If a property re-evaluation is necessary, please advise on the process for requesting an appeal or a new appraisal.

I look forward to your prompt response regarding this matter. Please send all correspondence to my address listed above.

Sincerely,

[Your Signature]

[Your Printed Name]