

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

[Date]

[Lending Institution Name]
[Department Name, e.g., Loan Servicing]
[Address]
[City, State, Zip Code]

Subject: Request for Refund of Overpayment - HELOC Account #[Your Account Number]

To Whom It May Concern,

I am writing to formally request a refund for an overpayment made to my Home Equity Line of Credit (HELOC) account, referenced above.

On [Date of Payment], a payment was made in the amount of \$[Amount Paid]. According to my records and the most recent account statement, this payment resulted in a credit balance of \$[Overpayment Amount] after the full balance of the line of credit was satisfied.

Please process a refund for the surplus amount of \$[Overpayment Amount] at your earliest convenience. I request that the refund be issued via:

- A check mailed to my address on file; or
- Direct deposit to the linked bank account used for my monthly payments.

I have attached [mention any documents, such as a final statement or payment confirmation] as supporting evidence of this overpayment.

If you require any further information to process this request, please contact me at [Your Phone Number]. Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]