

**Date:** [Date]

**To:**

[Lending Institution Name]

[Department]

[Address]

[City, State, Zip Code]

**RE: HELOC Subordination/Payoff Request**

**Account Number:** [HELOC Account Number]

**Borrower Name(s):** [Full Legal Names]

**Property Address:** [Full Property Address]

To Whom It May Concern,

I am currently in the process of refinancing my primary mortgage on the property mentioned above. I am writing to formally request a **Subordination Agreement** regarding my existing Home Equity Line of Credit (HELOC) with your institution.

In the event that my account must be frozen or closed to facilitate this subordination, please consider this letter my formal authorization to do so. If your institution requires a specific payoff amount or a "freeze" on further draws to process this request, please provide the necessary payoff statement or requirements to my title company or new lender listed below:

**Refinance Lender:** [New Lender Name]

**Title Company:** [Title Company Name]

**Contact Name:** [Contact Person]

**Email/Phone:** [Contact Information]

Please provide the Subordination Agreement or the required payoff/freeze instructions by [Required Date] to ensure the timely closing of my loan. I understand that any applicable processing fees may be charged to my account or collected at closing.

Thank you for your prompt assistance with this matter.

Sincerely,

[Signature]

[Printed Name]

[Phone Number]

[Signature of Co-Borrower, if applicable]

[Printed Name of Co-Borrower]

[Phone Number]