

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

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

**RE: Notice of Suspension of Home Equity Line of Credit**

Account Number: [Account Number]

Property Address: [Property Address]

Dear [Borrower Name],

This letter is to formally notify you that [Lender Name] has suspended your Home Equity Line of Credit (HELOC) effective [Date]. As of this date, no further draws or advances may be made against this account.

We have taken this action for the following reason(s):

- [Reason 1: e.g., Significant decline in the value of the property securing the loan.]
- [Reason 2: e.g., Material change in your financial circumstances.]
- [Reason 3: e.g., Failure to meet the terms of the loan agreement.]

Please note that this suspension does not change your obligation to make monthly payments on your current outstanding balance according to the terms of your original agreement. Your current outstanding balance is \$[Amount].

You have the right to request a reinstatement of your credit privileges if the condition that caused the suspension no longer exists. To request a review, please submit documentation verifying the change in circumstances to the address listed above.

If you have any questions regarding this notice, please contact our Customer Service Department at [Phone Number] during business hours.

Sincerely,

[Name/Department]  
[Lender Name]