[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
[Loan Officer's Name]
[Bank/Loan Institution Name]
[Institution Address]
[City, State, Zip Code]
Dear [Loan Officer's Name],

I am writing to formally apply for an auto loan in the amount of [Loan Amount] to purchase a [Year, Make, Model of Vehicle]. I have researched various financing options and have chosen [Bank/Loan Institution Name] due to your favorable terms and reputation for customer service.

I would like to provide you with my financial details:

- **Income: ** [Your Annual Income]
- **Employment Status:** [Your Employment Status]
- **Credit Score: ** [Your Credit Score]
- **Debt-to-Income Ratio: ** [Your Debt-to-Income Ratio]

Please find attached the necessary documentation, including:

- 1. Completed loan application form
- 2. Proof of income (pay stubs, tax returns)
- 3. Credit report
- 4. Identification (driver's license, Social Security card)

I am looking forward to your positive response. Should you need any further information or clarification, please do not hesitate to contact me.

Thank you for considering my application. Sincerely,

[Your Name]