

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

[Loan Officer's Name]
[Bank or Credit Union Name]
[Institution Address]
[City, State, Zip Code]

Dear [Loan Officer's Name],

I am writing to formally request a debt consolidation loan to help manage my existing debt more effectively. I believe that consolidating my debts into a single loan with your institution will enable me to simplify my financial obligations and make my payments more manageable.

Currently, I have outstanding debts totaling [insert total amount], which includes [list types of debts, e.g., credit cards, personal loans, etc.]. My intention is to consolidate these debts into one loan to reduce my overall interest rate and streamline my payment process.

I am seeking a loan amount of [insert desired loan amount] with a repayment term of [insert desired term length]. I am confident that with your competitive rates and terms, I will be able to successfully pay off my debts and improve my financial situation.

Enclosed with this letter are my financial documents, including my income verification, current debt statements, and credit report for your review. I hope to discuss my application further and explore options available for my situation.

Thank you for considering my request. I look forward to your prompt response.

Sincerely,

[Your Name]

[Your Signature (if mailing a hard copy)]