

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

Dear [Loan Officer's Name],
I am writing to formally apply for a personal loan of [amount] with a repayment term of [number of months/years]. I am seeking this loan to [briefly explain purpose, e.g., consolidate debt, cover medical expenses, finance a home renovation].

I have been a customer of [Bank/Financial Institution Name] for [number of years] and have maintained a good banking relationship. My current annual income is [your income], and I have a stable job at [your employer's name] as a [your job title]. Attached to this letter are my financial documents, including my employment verification, pay stubs, and credit report.

I am committed to making timely payments on this loan and believe that my repayment plan will be manageable given my current financial situation. I would appreciate the opportunity to discuss my application in further detail.

Thank you for considering my application. I look forward to your positive response.

Sincerely,
[Your Name]