

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

[Date]
[Bank Name]
[Loan Officer's Name]
[Bank Address]
[City, State, ZIP Code]

Dear [Loan Officer's Name],

Subject: Joint Loan Application for [Type of Loan]

We, [Your Name] and [Co-Applicant's Name], are writing to formally apply for a [specific type of loan, e.g., home loan, personal loan, etc.] through [Bank Name].

We are seeking a loan amount of [specific amount] to [purpose of the loan, e.g., purchase a home, consolidate debt, etc.]. Our combined income and financial stability make us strong candidates for this loan.

Please find attached the required documentation, including our income statements, credit reports, and identification proof. We are eager to work with you to address any further requirements you may have.

Thank you for considering our application. We look forward to your prompt response.

Sincerely,

[Your Name]
[Co-Applicant's Name]