

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

Subject: Loan Application for Renovation Project

Dear [Bank Manager's Name],

I am writing to formally request a loan for a renovation project at my property located at [Property Address]. I am seeking a loan amount of [Loan Amount] to finance the necessary renovations, which include [brief description of the renovation project, e.g., kitchen remodel, bathroom upgrade, etc.].

The overall budget for the project is [Total Budget], and I have already allocated [Personal Contribution Amount] from my savings towards this. The remaining funds will be sourced from the loan I am requesting.

The expected timeline for the renovations is [Estimated Time Frame], and I believe these improvements will significantly enhance the property's value and my quality of living.

I have attached all the necessary documents supporting my application, including my income statements, credit report, and detailed renovation plans.

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

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]