

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

[Recipient's Name]  
[Recipient's Address]  
[City, State, ZIP Code]

Dear [Recipient's Name],

I hope this letter finds you well. I am writing to you to discuss a matter of personal significance that I hope to address with your assistance.

Due to [briefly explain your situation e.g., unexpected expenses, medical bills, job loss], I am currently facing financial challenges. After careful consideration, I have decided to reach out to you to formally request a loan of [specific amount].

I plan to use the funds for [explain how you will use the money, e.g., paying bills, covering essential expenses]. My intention is to repay the loan by [propose a timeline for repayment, e.g., within three months].

I understand the importance of trust and commitment in any borrowing arrangement and assure you that this request comes with sincere intent. I am more than willing to discuss the terms of the loan and may also provide any necessary documentation that would help address your concerns.

Thank you for considering my request. I truly appreciate your support and understanding during this challenging time. Please feel free to contact me at your earliest convenience to discuss this further.

Warm regards,

[Your Name]