

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

Dear [Loan Officer's Name],
Subject: Personal Loan Appeal

I hope this letter finds you well. I am writing to formally appeal the decision regarding my recent personal loan application (Application ID: [Application ID]). I appreciate the time you and your team have taken to review my application, but I am sincerely requesting a reconsideration of my case based on the following points.

[Briefly explain your reason for appeal, e.g., changes in financial situation, additional supporting documents, or misunderstandings that may have influenced the decision. Be clear and concise.]

I understand the importance of careful lending decisions, and I assure you of my commitment to fulfilling the repayment obligations. I have included additional documentation that supports my current financial position, including [list any attached documents such as pay stubs, bank statements, or letters of support].

Thank you for taking the time to review my appeal. I am hopeful for a favorable reconsideration and look forward to any further communication regarding this matter.

Sincerely,

[Your Signature (if mailing)]
[Your Printed Name]