

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

[Loan Officer's Name]  
[Bank or Lender's Name]  
[Bank or Lender's Address]  
[City, State, Zip Code]

Dear [Loan Officer's Name],  
I am writing to formally request a mortgage loan for the purchase of a property located at [Property Address]. I am interested in obtaining a loan amount of [Requested Loan Amount] with a term of [Loan Term, e.g., 15 or 30 years] at a competitive interest rate.

I have enclosed the necessary documents, including my financial statements, credit report, and proof of income for your review. My current employment details include [Job Title] at [Employer's Name], where I have worked for [Duration].

I believe that my financial status and creditworthiness make me a suitable candidate for this mortgage loan. I am looking forward to discussing this request further and hope to receive your favorable response.

Thank you for considering my application.

Sincerely,

[Your Name]  
[Your Signature (if sending a hard copy)]