

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

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

I hope this letter finds you well. I am writing to formally request a personal loan of [amount] from [Bank or Lending Institution's Name]. The purpose of this loan is [state the purpose, e.g., debt consolidation, home improvement, medical expenses, etc.].

I have been a customer of [Bank or Lending Institution's Name] for [duration of time] and have always maintained a good standing with my accounts. My current financial situation includes [briefly outline your income, employment status, and any other relevant financial details].

I am seeking a loan with the following terms:

- Amount: [amount]
- Loan term: [number of months/years]
- Preferred interest rate: [if applicable]

I have attached the necessary documentation, including my income statement, credit report, and any other required forms, for your consideration.

Thank you for considering my request. I look forward to your prompt response.

Sincerely,

[Your Name]

[Signature (if sending a hard copy)]