

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

FNB Bank

[Branch Address]
[City, State, Zip Code]

Dear Loan Officer,

Subject: Loan Application

I am writing to formally apply for a loan with FNB Bank. My name is [Your Name], and I am seeking a loan of [Amount] for [Purpose of the Loan, e.g., home purchase, education, business expansion, etc.].

I have been a customer of FNB Bank for [Duration of Time] and have maintained a consistent banking relationship. My financial background includes [brief details about income, employment, and credit history, if relevant]. I believe this loan will greatly assist me in achieving my financial goals.

Attached, please find all necessary documentation, including my proof of income, credit report, and any other pertinent information that will assist in the evaluation of my application.

I appreciate your consideration of my loan application and look forward to your positive response.

Sincerely,

[Your Name]
[Your Signature (if sending a hard copy)]
[Your Position or Title, if applicable]