

[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],

Subject: First-Time Home Buyer Loan Application

I am writing to formally apply for a first-time home buyer loan through [Bank or Lender's Name]. I have researched several lending options and believe your institution offers the best terms that suit my needs.

As a first-time buyer, I am looking to purchase a home located at [Property Address]. The purchase price is [Amount]. I am seeking a loan amount of [Amount] and am interested in [type of loan, e.g., fixed-rate, FHA, etc.].

To support my application, I have attached the necessary documents, including:

1. Proof of income (pay stubs, tax returns)
2. Employment verification
3. Bank statements
4. Credit report

I am enthusiastic about this opportunity and appreciate your consideration of my loan application. Please feel free to contact me at [Your Phone Number] or [Your Email Address] if you require additional information or documentation.

Thank you for your time and assistance.

Sincerely,
[Your Name]