[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
[Recipient Name]
[Company/Bank Name]
[Company Address]
[City, State, Zip Code]
Subject: Loan Application
Dear [Recipient Name],

I am writing to formally apply for a loan of [amount] for the purpose of [purpose of the loan]. I am a [your occupation] and have been employed at [employer's name] for [duration] with an annual income of [income amount].

I have attached the necessary documents for your review, including my financial statements, proof of income, and credit report.

I believe that with this loan, I will be able to [explain how the loan will help you]. I am looking forward to your positive response.

Thank you for considering my application.

Sincerely,

[Your Name]