

[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],

I am writing to formally apply for a loan in the amount of [specific amount] for the purpose of [briefly explain purpose, e.g., purchasing a home, financing a vehicle, etc.].

I have researched the potential costs and have used the Kelley Blue Book (KBB) resource to evaluate the fair market value of the asset in question. According to KBB, the estimated value of the [type of asset] is approximately [KBB value].

I believe this asset will provide significant value and I am confident in my ability to repay the loan through my current employment and financial situation. I have attached related documents, including my income statement, credit report, and the KBB valuation.

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

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]