

[Your Name]
[Your Address]
[City, State, ZIP Code]
[Email Address]
[Phone Number]
[Date]
[Loan Officer's Name]
[Bank/Financial Institution's Name]
[Institution's Address]
[City, State, ZIP Code]

Dear [Loan Officer's Name],
I am writing to formally apply for a loan in the amount of [Loan Amount] for the purpose of [State Purpose, e.g., home purchase, business expansion, etc.]. I have been a customer of [Bank/Financial Institution's Name] for [Duration] and have maintained a good relationship throughout this period.

I have enclosed all required documentation including my income statements, credit report, and any other necessary information as per your guidelines. I believe that my financial profile reflects my capability to repay the loan in a timely manner.

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

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]