

[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 credit loan of [amount] with your institution. I am looking for financing to [briefly explain purpose, e.g., consolidate debt, purchase a vehicle, etc.].

I have been a customer at [Bank Name] for [number of years] and have maintained a good relationship. My current income is [your income amount], and I believe I meet your requirements for this loan.

Enclosed with this letter are my credit history, proof of income, and any other necessary documents to support my application. I look forward to discussing this further and am available for a meeting at your convenience.

Thank you for considering my application.

Sincerely,
[Your Name]