

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Email Address]  
[Phone Number]  
[Date]

[Loan Officer's Name]  
[Bank or Financial Institution's Name]  
[Institution's Address]  
[City, State, Zip Code]

Dear [Loan Officer's Name],

Subject: Application for [Type of Loan]

I am writing to formally apply for a [type of loan, e.g., personal loan, mortgage, auto loan] in the amount of [amount] to be repaid over a period of [term].

I am currently [your occupation] at [your company/organization] with an annual income of [your income]. My financial situation is stable, and I have a good credit history, which I believe qualifies me for this loan. The purpose of the loan is [explain the purpose, e.g., to consolidate debt, purchase a home, buy a vehicle], and I have attached all necessary documentation, including [list any documents, e.g., pay stubs, tax returns, credit report].

I appreciate your consideration of my application and look forward to your prompt response.

Thank you for your time.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]