

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

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

Dear [Loan Officer's Name],
I am writing to formally apply for a personal loan of [specific amount] from [Bank or Lender's Name]. I am seeking this loan to [briefly explain the purpose, e.g., consolidate debt, finance a home improvement, cover medical expenses, etc.].

I have been a customer of [Bank or Lender's Name] for [duration], and I have consistently maintained my accounts in good standing. My current income is [your monthly or annual income], and I have [mention any assets, savings, or other relevant financial information].

I have attached the necessary documentation, including my credit report, proof of income, and any other required information. I am hopeful that you will find my application satisfactory and consider me for this loan. Thank you for considering my application. I look forward to your positive response.

Sincerely,
[Your Name]