

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

Dear [Loan Officer's Name],

Subject: Application for Consumer Loan

I am writing to formally apply for a consumer loan of [loan amount] for the purpose of [state purpose, e.g., purchasing a car, home renovation, etc.].

I have been a customer of [Bank/Financial Institution's Name] for [duration] and have maintained a good credit history. My current employment is with [Your Employer's Name], where I hold the position of [Your Job Title]. My monthly income is [Your Monthly Income], and I believe this loan will greatly assist me in achieving my financial goals. Enclosed are the required documents to support my application, including my income statement, identification, and any other necessary paperwork. I appreciate your consideration of my application and look forward to your prompt response.

Thank you for your time and assistance.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]