

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

[Loan Officer's Name]  
[Bank/Financial Institution Name]  
[Bank Address]  
[City, State, ZIP Code]

Dear [Loan Officer's Name],  
Subject: Application for Personal Loan

I hope this letter finds you well. I am writing to formally apply for a personal loan of [amount] to [briefly state the purpose of the loan, e.g., consolidate debt, cover medical expenses, etc.].

I am currently employed at [Your Employer's Name] as a [Your Job Title] and have been in this position for [length of time]. My monthly income is [your income], which allows me to comfortably manage monthly loan repayments along with my other financial obligations.

[Optional: Briefly explain any factors that may support your application, such as good credit history, existing savings, or a co-signer.]

I have attached all necessary documentation to support my application, including [list documents included, such as proof of income, identification, etc.].

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

Sincerely,

[Your Name]  
[Your Signature (if sending a hard copy)]