```
[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
[Bank Name]
[Bank Address]
[City, State, Zip Code]
Dear [Bank Manager's Name],
Subject: Loan Application
I am writing to formally apply for a loan of [loan amount] for [purpose
of the loan]. I am [briefly introduce yourself, your occupation, and
relevant details].
I have attached the necessary documents, including [list of documents
such as income proof, credit report, etc.].
I would appreciate the opportunity to discuss my application further.
Thank you for considering my request.
Sincerely,
[Your Name]
```

[Your Signature (if sending a hard copy)]