

[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],
I am writing to formally apply for a personal loan of [Loan Amount] with a repayment term of [Desired Repayment Term]. I am seeking this loan for [briefly state the purpose, e.g., home improvement, debt consolidation, medical expenses].

I have been a customer of [Bank/Financial Institution Name] for [number of years] and have maintained a positive banking relationship throughout this time. My current employment is with [Your Employer's Name], where I hold the position of [Your Job Title]. My annual salary is [Your Salary], and I have a reliable history of income.

Enclosed with this letter are my completed loan application, proof of income, and any necessary documentation as requested. I believe my credit history reflects my dedication to maintaining my financial responsibilities, and I am eager to continue that trend with this loan. Thank you for considering my application. I look forward to your prompt response and am available to discuss this matter further at your convenience.

Sincerely,
[Your Name]