

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

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

Dear [Loan Officer's Name or "Loan Officer"],

I am writing to formally apply for a personal loan of [amount requested] for [purpose of the loan, e.g., home improvement, debt consolidation, etc.]. I have been a client of [Bank or Lender's Name] for [duration of your relationship with the bank] and have maintained a good standing throughout.

I am currently employed at [Your Employer's Name] as a [Your Job Title], and my monthly income is [monthly income]. I have attached my income verification documents, including pay stubs, tax returns, and any other relevant financial information.

I am requesting a loan term of [desired loan term, e.g., 12 months, 24 months, etc.], and I am confident in my ability to repay the loan on time. My financial situation is stable, and I have a good credit history that I believe supports my application.

Please let me know if you require any additional information to process my application. I appreciate your consideration and look forward to your prompt response.

Thank you for your time.

Sincerely,

[Your Name]

[Signature if sending a hard copy]