

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

[Date]
[Bank/Financial Institution Name]
[Branch Address]
[City, State, Zip Code]

Subject: Application for Personal Loan

Dear [Loan Officer's Name],

I am writing to formally apply for a personal loan of [amount] to [briefly state purpose, e.g., consolidate debt, home improvement, etc.]. I am employed at [Your Employer's Name] as a [Your Job Title], and I have been with the company for [duration]. I earn a monthly income of [your monthly income]. My credit score is [your credit score], which reflects my commitment to managing my financial obligations responsibly.

I have attached all necessary documentation, including [list documents, e.g., proof of income, bank statements, identification], to support my application.

I appreciate your consideration of my request and look forward to your positive response.

Thank you.

Sincerely,

[Your Name]