

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
[Bank/Financial Institution Name]
[Bank Address]
[City, State, Zip Code]

Dear [Loan Officer's Name/To Whom It May Concern],

Subject: Personal Loan Application

I am writing to formally apply for a personal loan of [amount] for [purpose of the loan, e.g., debt consolidation, home improvement, etc.]. I currently [briefly explain your employment status, e.g., "am employed at XYZ Company as a [your job title]"]. My annual income is approximately [your income], and I have been with my employer for [duration].

In support of my application, I have attached the following documents:

1. A copy of my identification
2. Recent pay stubs
3. Bank statements
4. [Any other relevant documents]

I am confident in my ability to repay this loan and have a strong credit history, which I believe supports my application. I am happy to discuss my application further or provide any additional information required. Thank you for considering my request. I look forward to your favorable response.

Sincerely,

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