

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
[Bank/Loan Company Name]
[Loan Officer's Name]
[Bank/Company Address]
[City, State, Zip Code]

Dear [Loan Officer's Name],
I am writing to formally apply for a personal loan of [amount] for
[purpose of the loan, e.g., home improvement, education, medical
expenses].

I have been a customer of [Bank/Loan Company Name] for [duration of
relationship, e.g., several years] and have maintained a good account
standing. I am currently employed at [Your Employer's Name] as a [Your
Job Title], where I earn a monthly income of [your income]. My stable
financial situation allows me to comfortably manage monthly loan
payments, which I am prepared to commit to.

For your consideration, I have attached the necessary documents,
including proof of income, identification, and any other required
paperwork.

Thank you for considering my application. I look forward to your positive
response.

Sincerely,
[Your Name]