

[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 [desired amount] for [purpose of the loan]. I believe this loan would greatly assist me in [briefly explain how the loan will be used].

I have been a customer of [Bank/Financial Institution Name] for [length of time] and have maintained a good banking relationship. My current income is [state income] which provides me with the ability to repay the loan comfortably.

Enclosed are the required documents:

1. Completed loan application form
2. Proof of income (pay stubs or tax returns)
3. Credit report (if applicable)
4. Identification (driver's license or passport)
5. Documentation for the purpose of the loan (if necessary)

Please let me know if you require any additional information or documentation. I appreciate your consideration of my loan application, and I look forward to your prompt response.

Thank you for your time and assistance.

Sincerely,

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