

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

Dear [Loan Officer's Name],

I am writing to formally apply for a personal loan in the amount of [specific amount] to support [brief description of the purpose, e.g., home renovation, medical expenses, debt consolidation, etc.].

I have been a customer of [Bank/Financial Institution's Name] for [duration] and have maintained a good credit history. My current employment with [Your Employer's Name] as a [Your Job Title] provides me with a steady income of [monthly income], making me confident in my ability to repay the loan within the agreed terms.

Enclosed with this letter are the necessary documents, including my proof of income, identification, and credit history. I appreciate your consideration of my application and am looking forward to your prompt response.

Thank you for your attention to this matter.

Sincerely,
[Your Name]