

[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],
Subject: Personal Loan Application

I hope this letter finds you well. I am writing to formally apply for a personal loan of [amount] to [briefly state the purpose of the loan, e.g., consolidate debt, cover medical expenses, etc.].

I am self-employed as a [your profession/business name] and have been running my business for [number of years] years. My monthly income averages [amount], and I have maintained a good credit score of [your credit score]. I have attached my financial statements, tax returns, and any additional documentation required for your review.

I believe that my stable income and credit history will demonstrate my ability to repay the loan. Please let me know if you require any further information.

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

Sincerely,
[Your Name]