

[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 am writing to formally apply for a personal loan of [amount] to be used for [specific purpose, e.g., home renovations, debt consolidation, medical expenses, etc.].

I have been a customer of [Bank/Financial Institution's Name] for [duration] and have maintained an account in good standing. My current employment is with [Your Employer's Name] as a [Your Job Title], where I have been employed for [duration] with a monthly income of [monthly income amount].

I have attached the necessary documents, including:

1. Proof of income (pay stubs, tax returns)
2. Identification (ID, Social Security Number)
3. [Any other relevant documents]

I believe my credit history and financial situation make me a qualified candidate for this loan. I would greatly appreciate your assistance in processing my application.

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

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