[Your Name] [Your Address] [City, State, ZIP Code] [Email Address] [Phone Number] [Date] [Recipient Name] [Bank/Institution Name] [Bank/Institution Address] [City, State, ZIP Code] Dear [Recipient Name], Subject: Application for Personal Loan I am writing to formally apply for a personal loan of [Amount] for the purpose of [briefly state the purpose, e.g., debt consolidation, home improvement, medical expenses, etc.]. I have been a customer of [Bank/Institution Name] for [duration] and have maintained a [describe your banking relationship, e.g., checking/savings account, credit card, etc.]. My account number is [account number]. I earn a monthly income of [your income] and my current obligations include [briefly list regular expenses, loans, etc.]. I believe this loan will help me manage my finances better and achieve [specific goal related to the loan purpose]. Attached are the required documents for your review, including [list any attachments, e.g., proof of income, credit report, identification, etc.]. I appreciate your consideration of my application and look forward to your prompt response. Thank you. Sincerely, [Your Name]