

[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 request a personal loan of [amount] to [briefly explain the purpose, e.g., consolidate debt, cover medical expenses, etc.].

I have been a customer at [Bank/Financial Institution's Name] for [number of years] and have maintained a good credit history. My current employment status is [your job title] at [Company Name], where I have worked for [duration]. My monthly income is [your income], which allows me to fulfill the repayment schedules comfortably.

Attached are the necessary documents, including my identification, proof of income, and any additional information required for your review.

I appreciate your consideration of my application and look forward to discussing this matter further. Thank you for your attention.

Sincerely,  
[Your Name]