

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

Dear [Loan Officer's Name],

Subject: Application for Personal Loan

I hope this letter finds you well. I am writing to formally apply for a personal loan of [amount] for [purpose of the loan, e.g., medical expenses, home improvement, debt consolidation].

I am currently employed at [Your Employer's Name] as a [Your Job Title] and have been with the company for [duration]. My monthly income is [your monthly income], which allows me to comfortably manage the loan repayment along with my other financial obligations.

I have attached my financial documents for your review, including my credit report, proof of income, and any other necessary paperwork.

I appreciate your consideration of my application and look forward to your favorable response. Please feel free to contact me if you need any more information.

Thank you for your time and assistance.

Sincerely,  
[Your Name]