

[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],
I am writing to formally apply for a personal loan of [amount you wish to borrow] with your institution. I am seeking this loan to [briefly state the purpose, e.g., consolidate debt, finance a home renovation, cover medical expenses, etc.].

I am currently employed at [Your Employer's Name] as a [Your Position] and have a steady income of [Your Monthly Income]. I have attached my income statements and other relevant financial documents for your review. In addition to my income, I have a good credit history and believe that I am a suitable candidate for this loan. I am committed to repaying this loan in a timely manner and would appreciate any assistance you can offer in this matter.

Please let me know if you need any further information or documentation to process my application. I look forward to your positive response.

Thank you for considering my application.

Sincerely,
[Your Name]