[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
[Recipient's Name]
[Recipient's Address]
[City, State, Zip Code]
Dear [Recipient's Name],

I am writing to formally request a personal loan of [amount] for [specific purpose]. I am currently [brief description of your financial situation or background].

I intend to use the funds for [details on how you plan to use the loan money], which will help me [explain the benefit of the loan].

I am confident in my ability to repay the loan within [time frame], with an interest rate of [proposed interest rate] and a payment plan of [monthly payment details].

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

Sincerely,

[Your Name]