

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

Dear [Loan Officer's Name],  
Subject: Personal Loan Application

I am writing to formally apply for a personal loan of [amount] for [specific purpose - e.g., home renovation, medical expenses, etc.]. I am currently employed at [Your Employer's Name] as a [Your Position] and have a steady income of [your monthly/annual income]. Attached are the required documents, including my [list documents: proof of income, identification, credit report, etc.].

I am hopeful that you will consider my application favorably and look forward to discussing this opportunity with you.

Thank you for your time and consideration.

Sincerely,

[Your Signature (if sending a hard copy)]  
[Your Printed Name]