

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]

[Bank/Loan Institution Name]
[Address of Bank/Loan Institution]
[City, State, Zip Code]

Subject: Appeal for Personal Loan Application

Dear [Loan Officer's Name],

I hope this letter finds you well. I am writing to formally appeal the decision regarding my recent application for a personal loan (Application ID: [Insert Application ID]).

I understand that my application was declined due to [reason for denial, e.g., insufficient credit history, debt-to-income ratio, etc.]. I would like to provide additional information that may assist in reconsidering my application.

[Explain your situation briefly and include any relevant details or changes in circumstances that support your appeal, such as increased income, a recent positive credit event, etc.]

I believe that with this new information, my application for a personal loan fits within the guidelines and criteria set forth by [Bank/Loan Institution Name].

Thank you for your time and consideration. I am hopeful for a favorable reconsideration and look forward to your response.

Sincerely,

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