

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

Dear [Loan Officer's Name],

I am writing to formally request a personal loan for the purpose of debt consolidation. As of today, I have several outstanding debts, including credit card balances and personal loans, which I believe would be more effectively managed through a single monthly payment.

The details of my current debts are as follows:

1. Credit Card 1 - [Amount]
2. Credit Card 2 - [Amount]
3. Personal Loan - [Amount]
4. Other Debt - [Amount]

The total amount I am seeking for the personal loan is [Total Amount Requested]. With this loan, I aim to consolidate these debts into one monthly payment, which will simplify my financial management and help me pay off my obligations more efficiently.

I have been a customer of [Bank/Financial Institution Name] for [Duration] and have always maintained a good standing with my accounts. I believe that I have the financial capability to repay this loan based on my current income and expenses.

Enclosed with this letter, you will find my income statement, credit report, and other relevant financial documents required for your review. Thank you for considering my request. I look forward to your positive response.

Sincerely,  
[Your Name]