

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Date]
[Friend's Name]
[Friend's Address]
[City, State, Zip Code]

Dear [Friend's Name],

I hope this letter finds you well. I am reaching out to discuss a personal matter that I hope you can help me with.

As you know, I am currently facing some unexpected financial challenges and am in need of a personal loan. I would greatly appreciate it if you could lend me [amount] for [duration]. This would help me [briefly explain the reason, e.g., cover an emergency expense, pay off a debt, etc.].

I am committed to repaying the loan by [specific date], and I will ensure that you receive [interest rate, if applicable] for your generosity. I truly value our friendship and would not want this to affect it in any way.

Thank you for considering my request. I understand if you are unable to help, but I thought it was worth asking. Let's catch up soon regardless.

Best,

[Your Name]