

[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],

Subject: Application for Personal Loan

I am writing to formally apply for a personal loan of [Loan Amount] for the purpose of [specific purpose, e.g., home renovation, medical expenses, etc.].

I would like to elaborate on my financial situation:

- Annual Income: [Your Income]
- Current Employment Status: [Your Employment Status]
- Credit Score: [Your Credit Score, if known]
- Other relevant financial information: [Debts, assets, etc.]

I have attached all necessary documents, including [list of documents, e.g., proof of income, credit report, identification].

I look forward to your positive response regarding my application. Thank you for considering my request.

Sincerely,

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