

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

Dear [Loan Officer's Name],

I am writing to formally request a personal loan of [amount] to [state purpose of the loan, e.g., consolidate debt, home improvement, medical expenses, etc.]. I am seeking this loan to [provide a brief explanation of how the loan will benefit you].

I have been a customer of [Bank/Institution Name] for [duration of time] and have maintained a good standing with my accounts. I believe my financial history demonstrates my ability to repay the loan.

My monthly income is [monthly income amount], and my current financial obligations include [list current obligations, such as rent, mortgage, etc.]. After meeting these obligations, I will have sufficient funds available to cover the loan repayments.

I am attaching the necessary documents, including my income statement, credit report, and identification for your review. I appreciate your consideration of my request, and I look forward to your prompt response.

Thank you for your assistance.

Sincerely,

[Your Name]