

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

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

Dear [Recipient Name],

Subject: Application for Personal Loan

I hope this letter finds you well. I am writing to formally apply for a personal loan of [amount] to [briefly describe the purpose of the loan, e.g., consolidate debt, make a major purchase, etc.].

I have been a customer of [Bank/Institution Name] for [number] years and have always maintained a good credit history. Currently, my annual income is [your income], and I have attached relevant financial documents to support my application.

I am committed to repaying this loan within the agreed terms and conditions and would appreciate any assistance you can provide in processing my application.

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

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]