

```

````vba
Sub CreateFormalLetter()
 Dim ws As Worksheet
 Set ws = ThisWorkbook.Sheets("Sheet1") ' Change to your sheet name

 Dim letter As String
 Dim recipientName As String
 Dim recipientAddress As String
 Dim senderName As String
 Dim senderAddress As String
 Dim dateStr As String

 ' Set values
 recipientName = ws.Range("A1").Value
 recipientAddress = ws.Range("A2").Value
 senderName = ws.Range("A3").Value
 senderAddress = ws.Range("A4").Value
 dateStr = Format(Date, "mmm d, yyyy")
 ' Construct the letter
 letter = senderName & vbCrLf & _
 senderAddress & vbCrLf & _
 dateStr & vbCrLf & vbCrLf & _
 recipientName & vbCrLf & _
 recipientAddress & vbCrLf & vbCrLf & _
 "Dear " & recipientName & ", " & vbCrLf & vbCrLf & _
 "I hope this letter finds you well." & vbCrLf & vbCrLf & _
 "Sincerely," & vbCrLf & _
 senderName
 ' Output to a Cell or MsgBox for Viewing
 ws.Range("B1").Value = letter ' Output to cell B1
 ' MsgBox letter ' Uncomment to display in a message box
End Sub
````

```