

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

Dear [Loan Officer's Name],

I am writing to formally apply for a loan in the amount of [loan amount] for [purpose of the loan, e.g., home purchase, business expansion].

I am currently employed at [Your Employer's Name] as a [Your Job Title] and have been working there for [duration of employment]. My current annual income is [income amount].

Enclosed with this letter are the necessary documents, including my personal financial statement, credit report, and any additional paperwork required for the application process.

Thank you for considering my application. I look forward to your prompt response.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]