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

I hope this letter finds you well. My name is [Your Name], and I am writing to formally request a loan of [amount] for [purpose of the loan]. I am currently looking to [describe what you need the loan for, e.g., expand my business, purchase a home, consolidate debt, etc.]. I believe that this loan will greatly assist me in achieving [specific goals or outcomes related to the loan purpose].

I have attached all necessary documentation, including my financial statements, credit history, and any other required information for your review.

Thank you for considering my application. I am looking forward to your positive response and am happy to provide any further information you may require.

Sincerely,
[Your Name]

[Your Signature (if sending a hard copy)]