

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

Loan Department

YNB Bank

[Bank Address]
[City, State, Zip Code]

Dear Loan Officer,

Subject: Personal Loan Application

I am writing to formally request a personal loan of [Loan Amount] from YNB Bank. I am in need of financial assistance to [briefly explain the purpose of the loan, e.g., consolidate debt, medical expenses, home improvement, etc.].

I have been a customer of YNB Bank for [duration of time] and have maintained a good banking relationship. My current employment is with [Your Employer] as a [Your Job Title], where I have been employed for [duration] with an annual income of [Your Income].

Enclosed are my financial documents, including proof of income, bank statements, and my credit report, which reflect my commitment to maintaining a responsible financial profile.

I appreciate your consideration of my application and am looking forward to your prompt response. If you need any additional information or documentation, please feel free to contact me at your earliest convenience.

Thank you for your attention to this matter.

Sincerely,

[Your Signature (if sending a hard copy)]
[Your Name]