

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

Dear [Loan Officer's Name],

I hope this letter finds you well. I am writing to formally request approval for a zero-interest loan to support [briefly explain the purpose, e.g., starting a small business, financing education, etc.].

I believe that a zero-interest loan would greatly assist in [mention how it would help you achieve your goals]. I have attached my financial statements and other relevant documents for your review.

I appreciate your consideration and look forward to discussing this request further.

Thank you for your time.

Sincerely,
[Your Name]