

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

Dear [Loan Officer's Name],

I am writing to formally apply for a loan of [amount] for [purpose of the loan, e.g., home purchase, car financing, etc.]. I have researched various lending options and believe that your institution offers the best terms for my needs.

I have attached all necessary documents, including [list documents such as proof of income, credit report, etc.]. My current income is [amount], and I have a credit score of [score].

I appreciate your consideration of my application and look forward to your positive response. Please feel free to contact me at [phone number] or [email address] if you require any further information.

Thank you for your time.

Sincerely,

[Your Name]

[Signature (if sending a hard copy)]