

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

[Loan Officer's Name or Institution's Name]  
[Loan Officer's Title or Institution's Address]  
[City, State, Zip Code]

Dear [Loan Officer's Name or To Whom It May Concern],

I am writing to formally apply for a [type of loan, e.g., personal loan, mortgage, auto loan] in the amount of [loan amount] to [brief reason for the loan, e.g., purchase a home, consolidate debt, finance education].

I have reviewed your loan terms and believe that [brief justification of your ability to repay the loan].

Please find attached the necessary documents for your review, including [list of documents, e.g., proof of income, credit report, identification].

I appreciate your consideration of my loan application and look forward to your prompt response. Thank you for your time and assistance.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]