

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

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

Dear [Recipient's Name],

I hope this letter finds you well. I am writing to formally apply for a loan of [amount] to support [briefly explain purpose, e.g., purchasing a home, funding education, consolidating debt].

I am currently [describe your current situation, e.g., employed at XYZ Company as a position, self-employed, etc.], and my annual income is [state your income]. I have a strong credit history and am committed to meeting the repayment terms of this loan.

[You may include any additional information that supports your application, such as previous loans, income stability, or personal circumstances.]

I appreciate your consideration of my application. Please feel free to contact me at [your phone number] or [your email address] should you require any additional information.

Thank you for your time and attention.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Typed Name]