

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
[Loan Officer's Name]
[Bank or Lender's 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]. I have been a customer of [Bank or Lender's Name] since [year] and have maintained a positive relationship.

I am requesting this loan to [briefly explain your reason]. I believe this loan will greatly assist me in achieving my goals.

Enclosed are the necessary documents for your review. I appreciate your consideration and look forward to discussing my application in further detail.

Thank you for your time and assistance.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]