

[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] at [bank/lender's name]. I believe this loan will help me [briefly explain how it will help you].

I have enclosed the necessary documents to support my application, including [list of documents, e.g., income statements, credit report, etc.].

Thank you for considering my application. I look forward to your prompt response.

Sincerely,
[Your Name]