

[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]