

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

[Loan Officer's Name]
[Bank/Lending Institution]
[Institution Address]
[City, State, ZIP Code]

Dear [Loan Officer's Name],
Subject: Personal Loan Application

I hope this message finds you well. I am writing to formally request a personal loan of [amount requested] to be used for [briefly state the purpose, e.g., debt consolidation, home improvement, etc.].

I am currently employed at [Your Employer's Name] as a [Your Job Title] and have a stable income that allows me to meet my financial obligations. My monthly income is [your monthly income], and I have attached relevant documents to verify my employment and income status.

I have been a customer at [Bank/Lending Institution Name] for [duration of your relationship with the bank] and have maintained a positive banking relationship. I believe that my credit history reflects my commitment to repaying debts responsibly.

I kindly request your consideration of my application and look forward to discussing this further. Please let me know if you require any additional information or documentation to process my request.

Thank you for your attention to my application.

Sincerely,
[Your Name]