[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
[Loan Officer's Name]
[Bank or Lender's Name]
[Bank or Lender's Address]
[City, State, Zip Code]
Dear [Loan Officer's Name],

I am writing to formally apply for a loan in the amount of [Loan Amount] for the purpose of [Briefly state the purpose, e.g., purchasing a home, starting a business, etc.].

I have been a customer of [Bank or Lender's Name] for [Duration of Relationship], during which I have maintained a positive banking relationship.

[Provide a brief overview of your financial situation, income, employment, and any other relevant financial information that supports your application.]

I believe that this loan will enable me to [Explain the benefit of the loan].

Attached to this letter are the necessary documents to support my application, including [List documents, e.g., income statements, credit report, etc.].

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

Sincerely,

[Your Signature (if sending a hard copy)]
[Your Printed Name]