[Your Name] [Your Address] [City, State, ZIP Code] [Email Address] [Phone Number] [Date] [Bank/Loan Institution Name] [Loan Officer's Name] [Institution Address] [City, State, ZIP Code] Subject: Loan Application for [Type of Loan] Dear [Loan Officer's Name], I am writing to formally apply for a [specific type of loan, e.g., personal loan, home mortgage, auto loan] with your esteemed institution. I believe that this loan will facilitate [brief explanation of purpose, e.q., purchasing a home, financing a vehicle, etc.]. I have attached all necessary documentation to support my application, including [list documents, e.g., proof of income, credit report, identification proof]. I am confident in my ability to repay this loan on time, as I have a stable income and a good credit history. I am seeking a loan amount of [specify amount] with a repayment term of [specify term]. Thank you for considering my application. I look forward to your positive response. Sincerely, [Your Signature (if sending a hard copy)] [Your Printed Name]