

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Loan Officer's Name]

[Bank/Financial Institution Name]

[Bank Address]

[City, State, Zip Code]

Subject: Application for Personal Loan

Dear [Loan Officer's Name],

I am writing to formally apply for a personal loan of [amount] to be used for [specific purpose, e.g., debt consolidation, home improvement, etc.]. I have been a customer of [Bank/Financial Institution Name] for [number] years and have maintained a positive banking relationship.

My current employment status is [your job title] at [your employer], where I have worked for [length of employment]. My monthly income is [amount], and I have a credit score of [your credit score]. I believe my financial history and stability satisfy the criteria for this loan.

Please find attached the necessary documents, including proof of income, credit report, and identification, to support my application. I am looking forward to your positive response.

Thank you for considering my application. I am available for any further information or documents that may be required.

Sincerely,

[Your Name]