Dear [Friend's Name],

I hope this message finds you well. I wanted to reach out to you regarding a little situation I'm currently facing.

As you may know, I have been managing some unexpected expenses lately, and I find myself in need of a loan. If you are in a position to help, I would greatly appreciate a loan of [specific amount]. I assure you that I will repay you by [your proposed timeline].

I completely understand if this is not feasible for you at the moment, but I thought I would ask anyway. Your support means a lot to me.

Thank you for considering my request. Let's catch up soon!

Warm regards, [Your Name]