

# Auto Loan Application

Date: [Insert Date]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally apply for an auto loan. My name is [Your Name], and I am interested in purchasing a vehicle that meets my needs. Although I am aware that my credit score is not ideal, I would like to explain my situation and request your consideration.

My current credit score is [Your Credit Score], which may limit my options. However, I have been actively working to improve my financial situation by [briefly explain your efforts, such as steady employment, payment of debts, etc.].

I am seeking a loan amount of [Amount Requested] to purchase a [Make and Model of Vehicle]. I have done thorough research and found that this vehicle fits within my budget and financial goals.

I believe I can prove my ability to make timely payments due to my steady income from [Your Job Title/Company]. I am committed to making regular payments and can provide documentation of my income and expenses to show my financial stability.

I kindly request you to consider my application and would appreciate any assistance you could provide in securing an auto loan despite my current credit score. Thank you for your time and consideration. I look forward to discussing this matter further.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]