

Joint Loan Application for Debt Consolidation

Date: [Insert Date]

To,

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

We, [Applicant 1's Full Name] and [Applicant 2's Full Name], are writing to formally apply for a joint loan for the purpose of debt consolidation. Our intention is to consolidate our existing debts into a single loan with better terms and a manageable payment plan.

Below are our details:

- **Applicant 1:** [Applicant 1's Full Name]
- **Address:** [Applicant 1's Address]
- **Email:** [Applicant 1's Email]
- **Phone:** [Applicant 1's Phone Number]
- **Annual Income:** [Applicant 1's Income]

- **Applicant 2:** [Applicant 2's Full Name]
- **Address:** [Applicant 2's Address]
- **Email:** [Applicant 2's Email]
- **Phone:** [Applicant 2's Phone Number]
- **Annual Income:** [Applicant 2's Income]

We are seeking a loan amount of [Loan Amount Requested] with a repayment period of [Desired Repayment Period]. This loan will enable us to pay off the following existing debts:

1. [Debt 1: Creditor Name - Amount]
2. [Debt 2: Creditor Name - Amount]
3. [Debt 3: Creditor Name - Amount]

We believe that consolidating our debts will improve our financial situation and allow us to manage our repayments more effectively.

We appreciate your consideration of our application and look forward to your favorable response. Should you need any further information, please feel free to contact us.

Thank you for your time.

Sincerely,

[Applicant 1's Full Name]

[Applicant 2's Full Name]

[Signatures if sending a hard copy]