

# Character Reference Letter

Date: [Insert Date]

To Whom It May Concern,

I am writing to you in my capacity as [Your Relationship to the Applicant] for [Applicant's Name], who is applying for a loan with your institution. I have known [Applicant's Name] for [number of years] and can confidently vouch for their character and financial responsibility.

[Applicant's Name] has consistently demonstrated integrity, diligence, and a commitment to fulfilling their obligations. They have maintained a steady employment with [Job Title] at [Company Name], where they have been a reliable and respected member of the team.

In addition to their professional life, they have proven to be a responsible individual in their personal life as well. [Provide a personal anecdote or example that highlights their character, financial responsibility, etc.].

For these reasons, I believe that [Applicant's Name] would be a responsible borrower and would fulfill any financial obligations associated with the loan. I wholeheartedly support their application and trust that they will make timely payments.

Please feel free to contact me at [Your Phone Number] or [Your Email Address] should you require any further information.

Thank you for considering this reference.

Best regards,

[Your Name]

[Your Address]

[Your City, State, Zip Code]