Personal Loan Request Letter

Date: [Insert Date]

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]

[Lender's Name]
[Lender's Institution]
[Lender's Address]
[City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally request a personal loan of [amount] at a low interest rate. I am seeking this loan to [briefly explain the purpose, e.g., consolidate debt, cover medical expenses, make a significant purchase].

Having been a customer with [Lender's Institution] for the past [number] years, I have maintained a good credit history and have always fulfilled my financial obligations promptly. As a result, I am hopeful that you will consider my request for a competitive interest rate.

I am looking for a repayment term of [number] months/years, and I believe this arrangement will be beneficial both for me and your institution. Enclosed are my financial documents for your review.

Thank you for considering my request. I look forward to your positive response.

Sincerely,

[Your Name]