Co-Signer Letter for Secured Personal Loan

Date:
To Whom It May Concern,
I, [Co-Signer's Full Name], residing at [Co-Signer's Address], am writing this letter to express my willingness to act as a co-signer for [Borrower's Full Name] in their application for a secured personal loan with [Lender's Name].
I understand that by co-signing this loan, I will be legally responsible for ensuring that the loan is repaid in accordance with the terms agreed upon. Additionally, I acknowledge that my credit will be affected by this decision.
The loan amount is [Loan Amount], and it will be secured against [Specify Collateral]. I believe that [Borrower's Name] has the capacity to repay this loan based on [his/her/their] financial situation and my assessment of [his/her/their] ability to manage loan payments.
If you require any further information or financial documentation from me to facilitate the loan process, please do not hesitate to contact me at [Co-Signer's Phone Number] or [Co-Signer's Email Address].
Thank you for considering this letter as part of the loan application process.
Sincerely,
[Co-Signer's Signature]
[Co-Signer's Printed Name]
[Co-Signer's Social Security Number] (optional)