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

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

Dear [Lender's Name],

I am writing to formally express my intent to apply for a loan in order to [briefly state purpose, e.g., purchase a home, finance a business]. I have researched several options and am particularly interested in your institution due to [reason for choosing lender, e.g., competitive rates, positive reviews].

My purpose for requesting this loan is [provide a detailed explanation of the need for the loan, e.g., to cover down payment, renovations, etc.]. The total amount I am seeking is [loan amount], and I believe this will enable me to [explain expected benefits, e.g., improve financial stability, enhance business operations].

I have prepared the necessary documentation, including [list documents, e.g., credit report, income verification], to facilitate the process. I am keen on discussing my application further and look forward to your guidance on next steps.

Thank you for considering my loan intent request. I hope to hear from you soon.

Sincerely, [Your Name]