

# Principal Residence Loan Application

Date: [Insert Date]

To:

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

Dear [Lender's Name],

I am writing to formally apply for a principal residence loan as a first-time homebuyer. I am interested in purchasing a home located at [Insert Property Address]. I have thoroughly researched various lending options and believe that your institution offers the support I need for this significant step in my life.

As a first-time homebuyer, I am excited about the prospect of owning my own home. I am committed to making this process as smooth as possible and have gathered all necessary financial documentation for your review, including:

- Proof of income
- Credit report
- Bank statements
- Identification documents

Please let me know if you require any additional information or documentation to proceed with my application. I look forward to the opportunity to discuss this further and appreciate your assistance throughout this process.

Thank you for considering my application.

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