## Variable-Rate Loan Application

Date: [Insert Date]

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

Dear [Lender's Name],

I am writing to apply for a variable-rate loan in the amount of [Insert Amount]. I am seeking a loan for [Insert Purpose of Loan] with a variable interest rate that is competitive and affordable.

Below are my details for your consideration:

• Full Name: [Your Full Name]

• Address: [Your Address]

• Phone Number: [Your Phone Number]

• Email Address: [Your Email Address]

• Annual Income: [Your Income]

• Current Employment: [Your Employer's Name]

• Existing Debts: [Briefly list existing debts]

I believe I am a suitable candidate for this loan, and I am looking forward to discussing the terms and conditions at your earliest convenience. Please find attached the necessary documents for your review.

Thank you for considering my application. I hope to hear from you soon.

Sincerely,

[Your Name]
[Your Signature (if sending a hard copy)]