

Personal Loan Request Template

Subject: Request for Personal Loan - [Your Name]

Dear [Lender's Name/Loan Officer],

I am writing to formally request a personal loan of \$[amount] to address [specific purpose]. As a [your profession] with [years] years of stable employment at [company name], I believe I am well-positioned to responsibly manage this financial commitment.

My current monthly income is \$[amount], with monthly expenses totaling approximately \$[amount], leaving me with a comfortable margin for loan repayment. I am requesting a [loan term] repayment period with an anticipated monthly payment of \$[amount].

The loan will be used specifically for [detailed explanation of purpose - home improvement, debt consolidation, medical expenses, etc.]. I have researched this investment thoroughly and believe it will [explain benefit/necessity].

I have maintained excellent credit standing with a current credit score of [score] and have attached my recent credit report, pay stubs, tax returns, and bank statements for your review. My employment history shows consistent growth and stability in my field.

I am prepared to discuss collateral options if required and am flexible regarding terms that work for both parties. I would welcome the opportunity to meet and discuss this proposal in detail at your convenience.

Thank you for your time and consideration. I look forward to your response and the possibility of establishing a mutually beneficial financial relationship.

Sincerely,

[Your Name]

[Contact Information]

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