

[Date]

[Borrower Name]
[Borrower Address]
[City, State, Zip Code]

Subject: Final Approval of Personal Loan - [Loan Account Number]

Dear [Borrower Name],

We are pleased to inform you that your application for a personal loan has been officially approved. After a final review of your documentation, we have confirmed the following terms for your loan:

- **Approved Loan Amount:** \$[Amount]
- **Interest Rate:** [Percentage]% (Fixed/Variable)
- **Loan Term:** [Number of Months] months
- **Monthly Payment:** \$[Amount]
- **Disbursement Date:** [Date]

The funds will be deposited into your designated bank account ending in [Last 4 Digits of Account Number] within [Number] business days.

Please find the attached final loan agreement. We recommend that you keep a copy for your records. Your first payment is scheduled for [Date].

If you have any questions regarding your repayment schedule or account management, please contact our customer service department at [Phone Number] or [Email Address].

Thank you for choosing [Financial Institution Name].

Sincerely,

[Representative Name]
[Title]
[Financial Institution Name]