

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

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

Subject: Approval of Short-Term Unsecured Personal Loan

Dear [Borrower Name],

We are pleased to inform you that your application for a short-term unsecured personal loan has been approved. Below are the specific terms and conditions associated with your loan:

- **Loan Amount:** \$[Amount]
- **Interest Rate:** [Percentage]% (Fixed)
- **Loan Term:** [Number] Months
- **Origination Fee:** \$[Amount]
- **Monthly Installment:** \$[Amount]
- **Total Repayment Amount:** \$[Amount]
- **First Payment Due Date:** [Date]

As this is an unsecured loan, no collateral is required. The funds will be deposited into your designated bank account ending in [Last 4 Digits] within [Number] business days of signing the final loan agreement.

Please review the attached formal loan agreement carefully. To accept this offer, please sign and return the document by [Expiry Date].

If you have any questions regarding your repayment schedule or the terms of this loan, please contact our loan department at [Phone Number] or [Email Address].

Sincerely,

[Name of Loan Officer]
[Title]
[Lender Name]