

[Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

Subject: Approval of Unsecured Emergency Personal Loan

Dear [Borrower Name],

We are pleased to inform you that your application for an unsecured emergency personal loan has been approved. Below are the specific terms and conditions of your loan:

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

Since this is an unsecured loan, no collateral is required. The funds will be disbursed to your nominated bank account within [Number] business days following the electronic signature of the formal loan agreement.

Please review the attached loan agreement for full details regarding late fees, repayment schedules, and privacy policies. To accept this offer, please sign and return the documents by [Date].

If you have any questions, please contact our lending department at [Phone Number] or [Email Address].

Sincerely,

[Sender Name]

[Title]

[Company Name]