

**[Your Name]**

[Your Address]

[Your City, State, Zip Code]

[Your Phone Number]

[Your Email Address]

**[Date]**

**[Loan Officer Name or Financial Institution Name]**

[Institution Address]

[City, State, Zip Code]

**Subject: Personal Loan Application for Debt Consolidation**

Dear [Loan Officer Name or Admissions Team],

I am writing to formally apply for a personal loan in the amount of \$[Total Amount Needed] for the purpose of consolidating my existing high-interest debts into a single monthly payment.

Currently, I am managing multiple accounts with varying interest rates and due dates. My goal is to streamline my finances and reduce my total interest expense. The accounts I intend to pay off with this loan include:

- [Creditor Name 1]: \$[Amount]
- [Creditor Name 2]: \$[Amount]
- [Creditor Name 3]: \$[Amount]

I have a stable income of \$[Monthly/Annual Income] from my position as a [Your Job Title] at [Employer Name]. I am committed to financial stability and believe that consolidating these debts will allow me to pay off my obligations more efficiently.

Enclosed/Attached are my supporting documents, including recent pay stubs, tax returns, and current account statements for the debts mentioned above. I would appreciate the opportunity to discuss my application with you further.

Thank you for your time and for considering my request.

Sincerely,

[Your Signature]

[Your Printed Name]