

John Smith
Loan Officer
First Bank & Trust
1 Main St.
Melville, KS 12345

Jane Montgomery
2 Smith St
Smithtown, KS 23456

Dear Mr. Smith,

My name is Jane and I'm very excited to be writing to you today regarding our loan application #34567 for the property at 2 Down St in Smithtown, KS. I want to take a few minutes to introduce my family to you and why we are so excited about our new home.

My three children, my husband and I have lived in an apartment for several years now. While we have a wonderful life together and everyone is healthy and happy, our new home will give my kids a place to play, have friends over and grow up with the same sense of community that I had growing up. That community has helped me be a better parent, wife, and employee.

The schools in Smithtown are amazing, ranked in the top five in the state and among the best in the country. Going to such amazing schools will help set my kids up for their own bright futures and careers. My husband and I work hard and we want to be able to give our children every opportunity for success in life.

I think you'll find our finances are in order. We've saved for a long time for a house like this with a beautiful yard and the ability for each of my kids to have their own room. We pay our bills on time and will continue to do so. Meeting our obligations is important to us.

Thank you for taking the time to read this. I just wanted to show you how much this opportunity means to my family. We appreciate you taking the time to help our dreams come true. If there is anything that we can do to help in processing our loan, please don't hesitate to contact me at jane@jane.com or 222-867-5309.

Sincerely,

Jane