**To**

**[The Recipient]  
[Bank Name]  
[Address]**

**Re. House Renovation Loan Application**

Dear [NAME],

I am [NAME], the [POSITION] from the [DEPARTMENT]. I have been living in the [AREA] in an apartment which I had rented to stay near my workplace as my own house is much far away from the house. With the recent facilitation of transport, which has made it easy for me to commute for work, I plan to shift to my own house that is in the [AREA NAME]. The house was built in [X] but the material used by the construction did not prove itself to be durable. Every pillar of the house is appalling as its situation is deteriorating with every passing day.

That house is the only property I possess. I have been tired of paying a large amount to my landlord as my house rent. I have been paying a heavy amount as house rent even after having my own house. The only problem with the house is its renovation. The house has some extreme damages that can cause any serious trouble for the people living in it or the neighborhood. The house needs an immediate renovation that costs $[X].

My salary is not enough to meet the estimated amount of renovation. Moreover, I do not have enough money to spend on the renovation of the house while meeting my daily expenses. Therefore, to make the immediate repairs and renovation, I need the mentioned amount as a loan which will be repaid within twelve months of installments. Please, accept my request and give your kind approval for the loan.

I have enclosed the details and cost estimation by the construction company who would work on the repair and renovation of my house. I also have attached other important documents like my current salary statements, salary slip, report letter by the [BANK], and an affidavit swearing the repayment in the given frame of time.

I am looking forward to your kind response so that I can make the arrangements for the follow-up.

In case of any queries, please call me at [PHONE] or write to me at [EMAIL]. I thank you for reviewing my application. Thanks in anticipation.

Regards

[Your Name]  
[Address]