

Personal Information and Loan Request

Applicant Name: Priya N. Raman

Applicant Age: 33 years old

Annual Household Income: \$64,900

Requested Loan Amount: \$15,000 USD

Employment Status: Employed Full-Time (5 years in current role)

Financial Context and Explanation (Unstructured Text)

I am requesting this loan to cover professional certification fees and laptop replacement expenses needed for career advancement. I typically manage my finances responsibly, though my credit score currently sits at 688.

I have maintained regular payments on all active accounts, but two late payments from last year — caused by a medical emergency — still appear in my record. Recently, a *signal-bench* transaction pattern may look unusual due to travel expenses for work training (reimbursed but delayed). Aside from that, my obligations are stable, and I fully intend to repay the loan on time.

Certification

Signature: P. N. Raman

Date: November 27, 2025