

Housing Loan Application Essay

Applicant: Koo Wei Hang

IC No.: 980622-02-8193

To: Maybank

Subject: Housing Loan Application – Source of Down Payment & Income Stability

Dear Sir/Madam,

I am applying for a **housing loan of RM 450,000** to purchase a residential property priced at **RM 500,000**, with a **down payment of RM 50,000**.

The **source of my down payment** comes from **gradual savings accumulated over the past year**, as evidenced by my attached bank statements. Each month, I have consistently set aside RM 5,000 from my salary to build this fund. There are **no third-party transfers** involved, ensuring full compliance with Anti-Money Laundering (AML) requirements.

I am employed as a **Software Engineer at TechNova Solutions Sdn. Bhd.** on a **permanent full-time basis** for the past **4 years**, with a stable monthly net salary of **RM 5,000**, as reflected in my payslips. This stable income ensures my ability to repay the housing loan responsibly over the agreed tenure.

I respectfully request that my application be considered and am happy to provide any further documentation or clarification as required.

Thank you for your attention.

Yours sincerely,

Koo Wei Hang

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