

## **Loan Essay**

I am applying for a **personal loan of RM 15,000** with a **repayment period of 24 months**. The purpose of this loan is to fund essential home renovations, specifically repainting the living room, repairing minor electrical issues, and upgrading the kitchen countertop. These improvements are necessary to enhance the safety and comfort of my home for my family.

My current monthly net income is RM 4,500, and my existing commitments amount to RM 1,200. Based on my financial capacity, I am confident that I will be able to meet the estimated monthly repayment of approximately **RM 750** without difficulty. I plan to allocate a fixed portion of my salary each month directly toward this loan repayment to ensure timely and consistent payments.

I am committed to maintaining a strong repayment record and appreciate your consideration of my loan application.