

Loan Essay

To: The Manager, Housing Loan Department, CIMB Bank

Subject: Housing Loan Application

I, Ivan Ooi Jian Chao, am applying for a **housing loan of RM400,000** to purchase my first home at **The Garden Residences, Petaling Jaya, Selangor**. As a **Civil Engineer at BuildRight Engineering Sdn. Bhd.**, I have been employed full-time for **four years**, with a stable monthly net income of approximately **RM5,300**.

Purchasing a home will provide me with long-term stability, a safe living environment, and a suitable space for personal and professional growth. My financial situation is stable, as demonstrated by my consistent income, savings, and careful management of monthly expenses. I am confident in my ability to meet all monthly loan repayments throughout the **30-year tenure**.

The requested loan will enable me to secure a property in a strategic location close to my workplace, reducing commuting time and associated costs. Owning my home will also allow me to plan for future family needs and financial security. I have attached supporting documents, including my bank statements, payslip, and employment verification letter, to provide full transparency of my financial standing.

I understand my obligations as a borrower and commit to adhering to all terms and conditions of the housing loan. I am confident that my application demonstrates financial responsibility, creditworthiness, and readiness to repay the loan.

Signature (Applicant): *Ivan*

Ivan Ooi Jian Chao

Date: 1 August 2025