

Proposal for Commercial Debt Restructuring

Date: [Insert Date]

[Your Name]

[Your Title]

[Your Company Name]

[Your Company Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Creditor's Name]

[Creditor's Title]

[Creditor's Company Name]

[Creditor's Company Address]

[City, State, Zip Code]

Dear [Creditor's Name],

We are writing to propose a restructuring of our current commercial debt obligations. Due to [brief explanation of circumstances leading to restructuring need], we believe that adjusting the terms of our existing debt will enable us to meet our obligations more effectively and sustain our business operations.

We propose the following terms for debt restructuring:

- Reduction of interest rates from [current rate] to [proposed rate]
- Extension of the repayment term from [current term] to [proposed term]
- Payment of [proposed monthly/quarterly payment] commencing from [start date]

We have conducted a comprehensive analysis and believe that this proposal is in the best interest of both parties. We are committed to maintaining open lines of communication and ensuring transparency throughout this process.

We appreciate your consideration of this proposal and we hope to discuss it further at your earliest convenience. Please feel free to contact me directly at [your phone number] or [your email address].

Thank you for your attention to this matter.

Sincerely,

[Your Name]

[Your Title]

[Your Company Name]