

Request for Commercial Debt Restructuring

[Your Name]
[Your Position]
[Your Company Name]
[Company Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]

[Creditor's Name]
[Creditor's Position]
[Creditor's Company Name]
[Creditor's Address]
[City, State, Zip Code]

Dear [Creditor's Name],

I hope this letter finds you well. I am writing to formally request a restructuring of our current commercial debt obligations. Due to [briefly explain reasons, e.g., economic downturn, loss of a major client], our ability to meet our financial commitments has been significantly impacted.

We value our relationship with [Creditor's Company Name], and we are committed to finding a workable solution that ensures both parties can navigate these challenging times. We propose the following restructuring options:

- Extending the repayment term to reduce monthly payments.
- Adjusting the interest rate to a more favorable percentage.
- Deferring a portion of the principal payments for a set period.

We believe that these adjustments will allow us to stabilize our financial situation and fulfill our obligations to you. We are eager to discuss this proposal further and collaborate on a solution that benefits both parties.

Please let us know a convenient time for you to discuss this matter. Thank you for considering our request, and we look forward to your positive response.

Sincerely,

[Your Signature (if sending a hard copy)]
[Your Printed Name]
[Your Position]