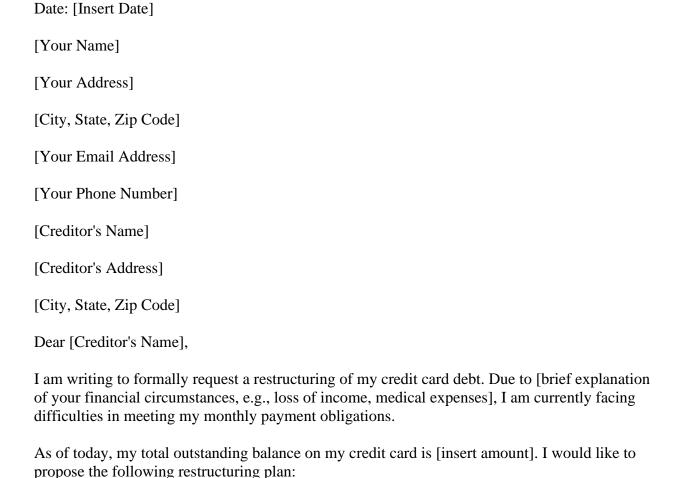
## **Loan Restructuring Proposal**



- Reduction of interest rate from [current rate]% to [proposed rate]%.
- A repayment plan stretching over [insert proposed duration].
- Optional: A temporary payment reduction to [insert amount] per month for [insert duration].

These changes would greatly assist me in managing my finances during this difficult time, and I believe they would ultimately lead to a higher likelihood of repayment. I appreciate your consideration of my request and am hopeful to find a mutually beneficial solution.

Thank you for your time. Please feel free to contact me at [your phone number] or [your email address]. I look forward to your positive response.

Sincerely,

[Your Name]