## **Updated Debt Restructuring Proposal**

Date: [Insert Date]

To: [Lender's Name]
[Lender's Address]
[City, State, Zip Code]

Dear [Lender's Name],

Subject: Updated Debt Restructuring Proposal

We hope this message finds you well. Following our recent discussions regarding the current financial situation of [Your Company Name], we have revisited our initial debt restructuring proposal and would like to present you with an updated plan for your consideration.

## **Overview of the Updated Proposal**

• **Total Debt Amount:** [Insert Amount]

• **Proposed New Terms:** [Insert Terms]

• **Repayment Period:** [Insert Duration]

• **Interest Rate:** [Insert Rate]

• Monthly Payment: [Insert Payment]

We believe that these terms not only provide us with necessary relief, but also ensure a greater likelihood of full repayment of our obligations.

## **Rationale for Restructuring**

Due to [brief explanation of the reasons for the restructuring need, e.g., economic downturn, unexpected expenses], our financial situation has changed significantly. This proposal aims to create a sustainable path forward that balances the interests of both parties.

## Conclusion

We appreciate your understanding and support during this challenging time. We are committed to fulfilling our debt obligations and firmly believe that this updated proposal provides a viable solution. We are open to discussing this proposal further and welcome any feedback you may have.

Thank you for your attention to this matter. We look forward to your favorable response.

Sincerely,

[Your Name]
[Your Position]
[Your Company Name]
[Your Contact Information]