

# Debt Restructuring Request

Date: [Insert Date]

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

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

Dear [Lender's Name],

Subject: Request for Debt Restructuring

I hope this letter finds you well. I am writing to formally request a restructuring of our existing debt obligations with [Lender's Company Name] due to the ongoing challenges faced by my business, [Your Business Name]. The recent economic downturn has adversely impacted our cash flow and operations.

Our current financial situation has made it increasingly difficult to meet our current repayment schedule, and we believe that a restructuring of our debt would enable us to stabilize our operations and continue to meet our obligations.

We are proposing the following restructuring terms:

1. [Proposed Term 1]
2. [Proposed Term 2]
3. [Proposed Term 3]

We are committed to fulfilling our obligations and believe that with your support, we can navigate through this difficult time. We would be grateful for the opportunity to discuss this proposal further.

Thank you for considering our request. We look forward to your positive response.

Sincerely,

[Your Name]

[Your Position]

[Your Business Name]