# **Debt Restructuring Guidelines for Government Loans**

Date: [Insert Date]

To: [Recipient's Name]

[Recipient's Title]

[Organization's Name]

[Address]

Dear [Recipient's Name],

Subject: Guidelines for Debt Restructuring of Government Loans

We are writing to provide a comprehensive set of guidelines for debt restructuring of government-backed loans. Given the current economic challenges, these guidelines aim to offer relief and ensure sustainable financial management. Please find below the key points for your consideration:

### 1. Eligibility Criteria

- Borrowers must demonstrate financial hardship.
- All applications must be submitted within the stipulated timeframe.

## 2. Application Process

- Submission of a completed restructuring application form.
- Provide necessary documentation to support the request.

#### 3. Restructuring Options

- Loan term extension.
- Interest rate reduction.
- Payment deferral opportunities.

#### 4. Terms and Conditions

- All terms will be communicated in writing.
- Borrowers must agree to the revised repayment schedule.

We encourage all eligible borrowers to take action and apply for restructuring if they are experiencing difficulty in meeting their loan obligations. Our aim is to assist and ensure the long-term success of our borrowers.

If you have any questions or require further assistance, please do not hesitate to contact us at [Contact Information].

Thank you for your attention to this important matter.

Sincerely,

[Your Name]

[Your Title]

[Your Organization]

[Contact Information]