

Debt Restructuring Notification

Date: [Insert Date]

To: [Borrower's Name]

Address: [Borrower's Address]

Dear [Borrower's Name],

We are reaching out to inform you about the restructuring of your personal loan with us, account number [Account Number]. Due to recent assessments of your financial situation, we believe that a restructuring of your payment terms may be beneficial.

Starting from [Effective Date], your new payment terms will be as follows:

- New Monthly Payment: [New Payment Amount]
- New Interest Rate: [New Interest Rate]
- New Loan Term: [New Loan Term]

We encourage you to contact us at [Contact Information] should you have any questions or require further assistance regarding these changes.

Thank you for your continued cooperation.

Sincerely,

[Your Name]

[Your Title]

[Company Name]

[Contact Information]