

# Debt Restructuring Proposal for Real Estate Loans

**Date:** [Insert Date]

**To:** [Lender's Name]

**Address:** [Lender's Address]

Dear [Lender's Name],

I hope this letter finds you well. I am writing to formally propose a debt restructuring plan regarding my current real estate loans, account number [Insert Account Number]. Due to [briefly explain the reason for financial difficulties, e.g., economic downturn, unexpected expenses], I have encountered challenges in meeting the repayment terms.

## Current Loan Details

- Loan Amount: [Insert Amount]
- Current Interest Rate: [Insert Rate]
- Original Maturity Date: [Insert Date]
- Current Status: [Insert Status]

## Proposed Restructuring Terms

- New Loan Amount: [Insert Amount]
- Proposed Interest Rate: [Insert Rate]
- Proposed Maturity Date: [Insert Date]
- Reduced Monthly Payments: [Insert Amount]

These adjustments are essential for my continued ability to maintain the property and ensure future payments. I believe that with this restructuring, I will be better positioned to meet my obligations.

## Supporting Documentation

Enclosed are supporting documents that outline my current financial situation, including:

- Financial Statements
- Proof of Income
- Property Valuation Report

I appreciate your consideration of this request and hope to discuss this proposal further. Please feel free to reach out to me at [Insert Phone Number] or [Insert Email Address]. Thank you for your understanding.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Contact Information]