

# Loan Enhancement Proposal

Date: [Insert Date]

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

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

## Subject: Proposal for Enhanced Loan Structure

Dear [Lender Name],

I hope this message finds you well. I am writing to formally propose an enhancement to the existing loan structure for [Your Business Name]. As we continue to grow and navigate the challenges of [industry/market], we believe adjusting our loan terms can significantly benefit both parties.

### Current Loan Overview

- Loan Amount: [Insert Amount]
- Current Interest Rate: [Insert Rate]
- Term: [Insert Term]

### Proposed Changes

We would like to propose the following enhancements:

- Increase the loan amount to [Insert New Amount]
- Adjust the interest rate to [Insert Proposed Rate]
- Extend the term to [Insert New Term]

### Rationale for Enhancement

These changes will allow us to [insert reasons, e.g., invest in new equipment, expand operations, hire additional staff], which in turn will improve our cash flow and ability to meet loan obligations.

## **Conclusion**

We believe that this enhanced loan structure will solidify our partnership and enable [Your Business Name] to achieve its strategic goals. I would appreciate the opportunity to discuss this proposal in further detail and explore how we can make these adjustments beneficial for both parties.

Thank you for considering our proposal. I look forward to your positive response.

Sincerely,

[Your Name]

[Your Position]

[Your Business Name]